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Evaluation of Pudhumai Penn Scheme

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FOREWORD

The Government of Tamil Nadu has taken several progressive initiatives to empower women. In the past, girls' education was often limited to local schools, but the government took proactive steps to address this by establishing schools within village peripheries. Further, the State provided essential resources like school uniforms, textbooks, notebooks, and other educational aids to promote education, especially for girls. To encourage attendance, bicycles were distributed to girls free of cost, helping them continue their schooling.

Another key initiative has been the provision of midday meals, which serves a dual purpose: boosting school enrolment and ensuring proper nutrition for children.

The State has also introduced various Marriage Assistance programs to persuade women to continue education upto a certain level before they get married. One such initiative is the Pudhumai Penn Scheme, a reformulated Moovalur Ramamirtham Ammaiyar Ninaivu Marriage Assistance Scheme. The sole objective of the scheme is to encourage women to pursue higher education and empower them for a better future.

To assess the effectiveness of this initiative, the State Planning Commission has taken up an impact assessment of the Pudhumai Penn Scheme. The assessment has been done both quantitatively and qualitatively and the findings are encouraging. It is heartening to note many rural girls, especially those from non-farm families, have benefitted from the scheme and are now accessing professional education. Also, the girls who had previously discontinued their studies due to financial constraints have now re-enrolled in colleges underscoring its potential to bring about lasting change in the lives of rural women.

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I would like to extend my thanks to the study team from Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, and Bharathidasan University, Tiruchirappalli, for their comprehensive field study.

I am confident that this report will serve as a valuable resource for policymakers, researchers, and program managers in shaping future initiatives. This is yet another initiative of the Dravidian Model Government.

Vice Chairman
State Planning Commission

Acknowledgement

The State Planning Commission took up the evaluation of Pudhumai Penn scheme in terms of its implementation, reach to rural areas and motivation to pursue higher education and address the financial stress of vulnerable families in educating their daughters. The field work was entrusted to Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore to conduct a quantitative survey and the Bharathidasan University, Tiruchirappalli for the qualitative assessment.

We thank Dr.J.Jeyaranjan, Vice-Chairman, State Planning Commission for his guidance. We thank Prof. R.Srinivasan, Full-Time Member and Prof. M.Vijayabaskar, Additional Full-Time Member of State Planning Commission for their support in designing the study, methodology and data analysis. We express our sincere thanks to Tmt.S.Sudha, I.F.S., Member-Secretary, State Planning Commission for the facilitation and co-ordination in conducting the study and for providing enormous support throughout the work.

We acknowledge and appreciate the commitment of Prof. S.Gandhimathi, Department of Economics, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore and Prof.S.Suba, Project Coordinator, Department of Women's studies, Bharathidasan University, Tiruchirappalli in carrying out field assessment and drafting the report. We thank the study team members of the Institutions in efficient data collection and compilation.

We thank Dr.G.N.Krupa, Head of the Division and all the Staff of the Health and Social Welfare Division, State Planning Commission for their constant support.

Executive Summary

The Government of Tamil Nadu announced a scheme during the Budget Speech in the Legislative Assembly on 18th March 2022. All girl students who studied from Classes 6 to 12 in government schools will receive Rs. 1,000/- per month directly into their bank account until the completion of their undergraduate degree, diploma, and ITI courses. A cash incentive of Rs. 1,000/- per month per beneficiary as Direct Benefit Transfer (DBT) will be sanctioned until the completion of their first higher education. This monthly payment will be provided to all eligible girl students who have studied from 6th to 12th standard in government schools. By offering financial support to girl students through this programme, the government aims to bring about a behavioural change by reducing the incidence of early marriage, increasing enrolment in higher education, and retaining girl students in higher education. This initiative aims to enhance the educational status of girl students, motivate them to pursue higher education, thus empower them socially and economically ultimately improving gender parity at higher levels.

A study was conducted by the State Planning Commission in Erode, Vellore, Tiruvallur, Chennai, Sivagangai, Tenkasi, Viluppuram and Tiruvarur districts covering 5095 students from 84 institutions covering Government, Government-aided and self-financing educational institutions. The students were drawn from various streams such as diploma, arts and science, engineering, medicine and law. The main objectives of the study are to assess the socio-economic implications of the Pudhumai Penn scheme among college students and their families, its implementation process, challenges, awareness levels among students and utilization patterns of scheme assistance. The study involved both qualitative and quantitative methods for data collection.

The following are key findings

- The total number of "Pudhumai Penn" beneficiaries as on May of 2023 is 2,30,820 girl students across 38 districts in Tamil Nadu.

- Among the 38 districts, Salem district has the highest number of students who have benefited from the "Pudhumai Penn" scheme accounting for 17032 (7.38%) students. This is followed by Namakkal district with 13312 (5.77%), Dharmapuri with 11915 (5.16%), Chennai with 11468 (4.97%), Tiruvannamalai with 11146 (4.83%) and Coimbatore with 10777 (4.67%) students.
- While there is no caste barrier to avail this scheme, the scheme has benefitted students from BC, MBC, SC/ST communities as 99.2 per cent of beneficiaries belong to these communities.
- Students from MBC households accounted for the highest share. 84,806 (36.7%) students belong to MBC, followed by BC, 70,598 (30.6%), SC, 70,546 (30.6%), ST, 3,025 (1.3%), OC, 1,642 (0.7%). 170 students have not disclosed social category, account for 0.1% students.
- 7,110 (3.08%) 'Pudhumai Penn' beneficiaries are studying at NIRF ranking institutions.
- Girls from rural areas have benefitted more than from urban areas. The scheme has motivated children from rural areas to continue education without worrying about the financial burden and the opportunity cost of continuing education.
- Close to 3 per cent of sample beneficiaries are from households with either a single parent or no parent indicating the multiple axes of vulnerability that the scheme is able to mitigate.
- 82% of the sample girl children are from households with parents working in the informal sector, and hence economically vulnerable households.
- There was also evidence of girls joining higher education after having discontinued due to financial constraints.
- **A total of 13,681 additional students** joined college/diploma in 2022 and 2023, representing a per cent increase of 6.9%. Within the additional students enrolled, 38.6% are from SC households, 34.4% are

MBC, and 24.8% are from BC households. This suggests that the scheme has enabled an increase in enrolment of girl students in higher education, particularly among vulnerable social groups.

- The highest number of beneficiaries were enrolled in commerce related disciplines (18.79%) and Computer Science related courses (14.26%). Professional course students, such as engineering students with B.E. degrees accounting for 22,400 (9.70%).
- A considerable share of the respondents, especially from rural areas in districts like Erode, Tiruvallur, Tenkasi, Viluppuram Sivagangai have reported that they are continuing higher education due to the scheme. Since some of the districts studied are also regions marked by relatively higher teen pregnancies, the scheme is likely to play a role in increasing the age of marriage.
- About 45% of beneficiaries are enrolled in government colleges, 28% were in self-financing institutions, and 22% in government-aided institutions, indicating a higher enrollment of the Pudhumai Penn scheme beneficiaries belonging to government institutions.
- Holding individual bank accounts and having ATM cards are good signs of financial inclusion, It is clear that PPS has improved financial inclusion through these mechanisms.
- Lack of awareness is only one among the factors deterring girl children from enrolling in higher education. Overall, 28.9 percent of the non-beneficiaries had no awareness, with this share being higher in urban areas. Financial constraints and early marriage are the other factors.

Perception about the scheme

- Enrolment in Higher Education: Beneficiaries perceive the scheme positively regarding enrolment in higher education, feeling that it has significantly encouraged them to pursue further studies.
- Educational Expenses: The scheme is seen as crucial in meeting supplementary educational expenses, reducing the financial burden on families.

- Employment and Income: Beneficiaries believe the scheme has improved their prospects for better employment and higher income, contributing to their long-term financial stability.
- Socio-economic Empowerment: The scheme is perceived as a catalyst for personal growth, enabling beneficiaries to avoid early marriage and focus on career advancement.

Utilisation pattern of the scheme amount

- Beneficiaries primarily utilize the funds to cover college expenses (62.3%), supplementary educational expenses (34.2%), and transport expenses (30.3%).
- It is also used to support the family towards meeting health and other expenditure.
- Importantly, in several instances, girl students are enrolling in paid courses that can help them acquire skill sets that are in demand in the market using the money from the scheme. This includes English language training and computer courses.
- A significant portion is also allocated to savings for higher education (58%). The scheme has thus motivated the girl children to continue higher education.
- Beneficiaries have developed prudent savings habits as a result of the scheme. These habits are particularly geared towards preparing for future educational needs. Though their parents use their cards, girls report considerable autonomy over the use of funds.

Some Recommendations

Early Awareness and School-Level Promotion

Awareness programs may be initiated at the school level. This approach will help motivate all girls to register for the scheme early, thus facilitating their pursuit of higher education. A nodal officer at the school level may be considered.

Sensitising Parents

Educate parents about the Pudhumai Penn Scheme, First Generation Higher Education Scholarship, 7.5% reservation policy for government school students during regular parent-teacher meetings.

Government Initiatives for Wider Promotion

The government may launch a comprehensive awareness campaign to encourage parents to send their daughters to government schools for higher education. This campaign may involve educating the public, and relevant departments about the scheme and disseminating information through various channels like posters, banners, wall hoardings, and digital advertisements in high-visibility spots like bus stands, railway stations, banks, PHCs, markets and parks.

Local bodies can actively engage with School Management Committees (SMCs), Parent-Teacher Associations (PTAs), National Service Scheme (NSS) units, and civil society organizations for promoting the scheme.

Institutional Information Dissemination

Higher education institutions may also provide dedicated website space for government educational schemes and programs, enhancing accessibility.

Banking Process Improvements

Beneficiaries face undue delay in banks for the process such as account opening, Aadhaar seeding, and updating KYC details which disrupt their classes and create additional stress. To resolve this, bank officials may be sensitised about the importance of the scheme. Special counters for government scheme beneficiaries could be established, or bank representatives could be deputed to colleges to facilitate these processes on-site.

A Toll-free number for tracing the application status will be useful.

Regular and Timely Disbursement

Stakeholders associated with the Pudhumai Penn Scheme should ensure timely disbursement of financial assistance on a specific date or week of each month to support the girls' educational needs and financial stability.

Development of a Redressal System

A separate grievance redressal portal or mobile app may be developed to allow beneficiaries to submit complaints using their Pudhumai Penn Scheme ID or UMIS number, streamlining the process.

Infrastructure Development

Highly configured servers and computers may be established in government-funded institutions for efficient management of the Pudhumai Penn Scheme and other educational support programs.

PPS Ambassadors

Beneficiaries should become Pudhumai Penn Scheme Ambassadors by sharing their experiences to inspire others and promote the scheme's benefits.

Adjustment of Assistance Amount

The scheme's assistance amount should be periodically reviewed and adjusted to account for the cost of living, ensuring continued adequacy and relevance to the beneficiaries' needs in the future.

Further Expansion of the Scheme

The scheme can be extended to cover post-graduate education, even after under-graduate support. It can also be expanded to include students with single parent student and students without parents, irrespective of education from government school.

Given the predominance of aided-schools in some districts, where a significant share of socially and economically marginalized girl children study, the scheme can be extended to girl children from aided schools especially ones located in rural and backward areas.

Permission may be provided to avail Pudhumai Penn Scheme for re-entry into college after a break.

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1

Introduction

Women's education has always been a critical catalyst for societal progress and empowerment. Over the years, Tamil Nadu has emerged as a shining example of empowering women through higher education. The Tamil Nadu Government has taken several initiatives to empower women socially and economically through education, gender equity in public life and health, equal rights, and the elimination of gender-based discrimination and violence.

Considering the importance of higher education, the Government of Tamil Nadu revamped the existing Moovalur Ramamirtham Ammaiyar Ninaivu Marriage Assistance Scheme into the Moovalur Ramamirtham Ammaiyar Higher Education Assurance Scheme (Pudhumai Penn Scheme) in 2022 to encourage girls' enrolment in higher education. It is designed to promote girls' higher education by providing an incentive benefit of Rs. 1,000 per month as a Direct Benefit Transfer (DBT) to girls who have completed their school education in government schools.

All girl children who have completed their school education from 6th to 12th standard in government schools in Tamil Nadu pursuing higher education course in recognised institutions in Tamil Nadu, are eligible. This applies irrespective of any reservations, including income ceiling, community, or other scholarships. Similarly, girl students who are enrolled in recognized diploma or ITI courses after completing high school (8th, 9th, or 10th standard) in government schools are also eligible. The scheme thus aims to prevent dropout rates, increase retention, and ensure the socio-economic empowerment of women.

Under this Scheme

- A cash incentive of Rs. 1,000 per month per beneficiary, as a Direct Benefit Transfer (DBT), is provided until the completion of their first higher education degree or diploma in any stream.
- Girl students availing themselves of other scholarships are also eligible to enrol in this scheme.
- This cash incentive is extended to any number of girl students in a family pursuing higher education at recognized institutions, colleges, or universities.
- An online portal, 'Penkalvi,' has been developed to facilitate direct applications from girl students. However, in the second phase, applications were made through nodal officers of respective educational institutions (in the presence of eligible students) on the 'Pudhumai penn' portal, an improved version.
- The Tamil Nadu e-Governance Agency maintains the online portal and assists the department in implementing the end-to-end e-governance mechanism of the scheme.
- The Higher Education Department facilitates opening of 'zero balance' bank accounts for girl students and certifies their bona fide status every six months, i.e., on 30th June and 31st December, who draw assistance under the scheme.
- Four core banks—Indian Bank, Canara Bank, Indian Overseas Bank, and SBI—have been identified to open bank accounts for the students and provide debit cards as necessary.

The State Planning Commission took up an evaluation of the programme, to gauge its impact on the enrollment of girls from government schools in higher educational institutions. The evaluation also sought to analyse the enrolment patterns across different social groups, private and public educational, and across different educational courses as well as on the processes of enrolment and disbursement. The evaluation is based on an

analysis of secondary data as well as a state-wide sample survey of beneficiaries and a qualitative study of their perceptions of the scheme between November 2023 and January 2024.

Objectives

1. Study the awareness level of target population about the scheme and the initiatives for awareness creation.
2. Document the process in enrolling and disbursement of Assistance, ease of use of the portal.
3. Assess the impact in terms of increasing enrolment of girls from government schools in higher educational institutions.
4. Study the distribution of beneficiaries in terms of location (rural /urban) and community (SC/ST/BC/MBC and Others)
5. Assess the distribution of colleges according to the type (at the district /Taluk/block level (Government, Government aided, and Private institutions).
6. Study the utilization of Assistance by the students who receive benefits (expenditure patterns).
7. Identify Gaps and measures for better implementation of the Scheme.

Data and Method

The secondary data pertaining to the enrolment of girl students in higher educational institutions, courses joined, number of beneficiaries under the scheme and their social profile was collected and analysed. Apart from a descriptive analysis of the secondary data, the study draws from a state-level sample survey conducted among beneficiaries. The sampling was done as follows.

The sampling was done in several stages. In the first stage, eight zones in Tamil Nadu were considered

Zone 1: Coimbatore, Nilgiris, Erode, Tiruppur, Karur, Salem and Namakkal

Zone 2: Dharmapuri, Vellore, Tirupathur, Ranipet and Krishnagiri

Zone 3: Viluppuram, Tiruvannamalai, Cuddalore and Kallakurichi

Zone 4: Nagapattinam, Tiruvarur, Thanjavur, Tiruchirapplli, Ariyalur, Perambalur and Pudukkottai

Zone 5: Dindigul, Madurai, Theni, Virudhunagar, Sivagangai and Ramanathapuram

Zone 6: Thoothukudi, Tirunelveli, Kanniyakumari and Tenkasi

Zone 7: Kancheepuram, Tiruvallur and Chengalpattu

Zone 8: Areas falling under Chennai police limit

The Pudhumai Penn Scheme motivates girl students to pursue higher education through cash assistance thereby, discouraging early marriage. Therefore, in the second stage, the median districts in terms of number of beneficiaries and number of teenage pregnancy were identified in each of the selected zones. Accordingly, Erode from Zone 1, Vellore from Zone 2, Viluppuram from zone 3, Tiruvarur from zone 4, Sivagangai from Zone 5, Tenkasi from zone 6, Tiruvallur from zone 7 and greater Chennai from police limit of zone 8 were selected for the study.

A sample survey of beneficiaries was conducted in institutions across these zones. The higher educational institutions in which the Pudhumai Penn Scheme beneficiaries joined were identified in both rural and urban areas of the selected districts. 10 per cent of the total beneficiaries from each higher educational institution were selected based on random sample from each of the selected zones. In each institution, 10 percent of the beneficiaries were selected. Accordingly, a total sample of 5095 beneficiaries constituted the sample drawn from across the different zones.

The following table (Table 1.1) shows the list of sample beneficiaries from Pudhumai Penn Scheme in the selected districts.

Table 1.1: Sample Selection

Zone Details		Total Beneficiaries	Sample size (10% of the Beneficiaries)
Districts			
Zone I	Salem	17032	
	Namakkal	13312	
	Coimbatore	10777	
	Erode	8659	866
	Tiruppur	7190	
	Karur	4217	
	The Nilgiris	642	
ZoneII	Dharmapuri	11915	
	Krishnagiri	8098	
	Vellore	6076	609
	Ranipet	5402	
	Tirupathur	1964	
Zone III	Tiruvannamalai	11146	
	Viluppuram	8015	802
	Cuddalore	7758	
	Kallakurichi	3458	
Zone IV	Tiruchirappalli	8386	
	Thanjavur	8149	
	Pudukkottai	7950	
	Tiruvarur	3455	346
	Perambalur	3308	
	Nagapattinam	2944	
	Ariyalur	1644	
Zone V	Madurai	6311	
	Dindigul	4256	
	Virudhunagar	4168	
	Sivagangai	3305	354
	Ramanathapuram	2232	

Zone Details		Total Beneficiaries	Sample size (10% of the Beneficiaries)
Districts			
	Theni	1947	
Zone VI	Tirunelveli	3743	
	Kanniyakumari	3462	
	Tenkasi	2849	285
	Thoothukudi	2441	
Zone VII	Chengalpattu	8444	
	Tiruvallur	6787	680
	Kancheepuram	5007	
Zone VIII	Greater Chennai	11468	1153

Source: Constructed from Data provided by the Department of Social Welfare and Women Empowerment

An interview schedule was used to collect primary data from beneficiaries on aspects such as their socio-economic profile, accessibility of the scheme, impact of the scheme on their aspirations and access to higher education. A pilot study was conducted to finalise the draft schedule. Interviews were conducted in-person. A survey was also conducted among nodal officers and school administrators. The study relies primarily on descriptive statistics to provide insights on the various aspects of the scheme highlighted in the objectives.

The survey was supplemented with a qualitative study among beneficiaries. The aim was to assess the challenges in accessing the scheme, factors driving the choice of courses and colleges to study, issues in disbursement of assistance, the use to which the funds were put to and what it meant for them in terms of financial and educational empowerment. Qualitative methods used included Focus Group Discussions (FGDs) and Key Informant In-depth Interviews (KIIs). FGDs were conducted with beneficiaries from selected districts, with one FGD held in each district representing different types of institutions (Government, Government-Aided, and Private) and various courses (Arts and Science, Engineering, Polytechnic, Nursing, and Law). A

total of 160 beneficiaries participated in the FGDs. Each FGD lasted up to one and a half hours and included an introduction, explanation of objectives, consent, and ground rules.

In-depth interviews were also conducted with officials from the District Social Welfare Office, the School Education Department, and Banks (key informants) to document challenges and issues in the operational process.

Finally, efforts were made to trace students who are eligible to avail the scheme but have not transitioned to higher education. As there was no data available on this phenomenon, this was done by following up with school administration and teachers in some schools where access was possible. Around ninety such students were interviewed to understand the reasons for them not joining.

Scope of the Study

The evaluation of the Pudhumai Penn scheme among college students encompassed several key aspects. Firstly, the study examined the enrolment process, focusing on the accessibility and challenges encountered by students during registration. These challenges included bureaucratic hurdles, documentation requirements, and logistical issues that affected their participation in the scheme. Awareness about the scheme among students was also assessed. The study aimed to understand the extent of students' knowledge about the objectives, benefits, and application procedures of the Pudhumai Penn scheme. The study provided insights into the effectiveness of communication and outreach efforts related to the scheme. Furthermore, the study scrutinized the utilization of the scheme's financial benefits by students. It analysed how the funds allocated through the scheme were used to cover educational expenses such as tuition fees, books, and other academic necessities. This examination aimed to determine whether the financial support provided by the scheme adequately met the needs of its beneficiaries.

In addition to student perspectives, the study explored the opinions of family members of scheme beneficiaries. This investigation provided valuable

insights into the broader socio-economic impact of the Pudhumai Penn scheme within households and communities, offering a comprehensive view of its influence beyond individual students. By examining these dimensions thoroughly, the study aimed to provide a holistic assessment of the implementation, challenges, awareness levels, utilization patterns, and socio-economic implications of the Pudhumai Penn scheme among college students and their families.

Definition of the terms used in the study

i. Beneficiaries

   Girl students who are receiving cash assistance through Pudhumai Penn Scheme

ii. Non-Beneficiaries

   The students who are eligible to avail the scheme once they enroll in an institution of higher education but have not enrolled (those who passed out from government schools and studied in a government school from class 6 onwards)

iii. Households

   Households of the sample beneficiaries

iv. Nodal Officer

   Special officer nominated by the higher educational institution to motivate and identify the potential beneficiaries to enroll in the Pudhumai Penn Scheme

2

An Assessment of "Pudhumai Penn" Scheme: A Secondary Data Based Exploration

In this chapter, the scheme is analysed in terms of the extent to which it has benefitted using data made available by the Department of Social Welfare and Women Empowerment.

As on May 2023, there were 2,30,820 "Pudhumai Penn" Scheme beneficiaries across the 38 districts in Tamil Nadu. A district-wise break-up is presented in Table 2.1.

Table 2.1: Distribution of Students covered under Pudhumai Penn Scheme

S.No	District	No. of Students	%
1	Salem	17032	7.38
2	Namakkal	13312	5.77
3	Dharmapuri	11915	5.16
4	Chennai	11468	4.97
5	Tiruvannamalai	11146	4.83
6	Coimbatore	10777	4.67
7	Erode	8659	3.75
8	Chengalpattu	8444	3.66
9	Tiruchirappalli	8386	3.63
10	Thanjavur	8149	3.53
11	Krishnagiri	8098	3.51
12	Viluppuram	8015	3.47
13	Pudukkottai	7950	3.44
14	Cuddalore	7758	3.36
15	Tiruppur	7190	3.11
16	Tiruvallur	6787	2.94
17	Madurai	6311	2.73
18	Vellore	6076	2.63

S.No	District	No. of Students	%
19	Ranipet	5402	2.34
20	Kancheepuram	5007	2.17
21	Dindigul	4256	1.84
22	Karur	4217	1.83
23	Virudhunagar	4168	1.81
24	Tirunelveli	3743	1.62
25	Kanniyakumari	3462	1.50
26	Kallakurichi	3458	1.50
27	Tiruvarur	3455	1.50
28	Perambalur	3308	1.43
29	Sivagangai	3305	1.43
30	Nagapattinam	2944	1.28
31	Mayiladuthurai	2903	1.26
32	Tenkasi	2849	1.23
33	Thoothukudi	2441	1.06
34	Ramanathapuram	2232	0.97
35	Tiruppatur	1964	0.85
36	Theni	1947	0.84
37	Ariyalur	1644	0.71
38	The Nilgiris	642	0.28
	Total	2,30,820	100.00

Source: Department Social Welfare & Women Empowerment, Tamil Nadu, 2023

Among the 38 districts, Salem district has the highest number of students who have benefited from the scheme accounting for 17032 (7.38%) students. This is followed by Namakkal district with 13312 (5.77%), Dharmapuri with 11915 (5.16%), Chennai with 11468 (4.97%), Tiruvannamalai with 11146 (4.83%) and Coimbatore with 10777 (4.67%) students. In each of these six districts, more than 10,000 students have benefited from the Pudhumai Penn scheme. The Nilgiris had the least number of students benefiting from the scheme, with only 642 (0.28%) students.

Apart from The Nilgiris, Nagapattinam (2944), Mayiladuthurai (2903), Tenkasi (2849), Thoothukudi (2441), and Ramanathapuram (2232), Tiruppathur (1964), Theni (1947), and Ariyalur (1644) also have relatively lower number of

beneficiaries. Apart from the fact that some of them are smaller and some like Thoothukudi have fewer number of government schools, the reasons for lower demand for this scheme in these districts require more analysis.

Next, the break-up of beneficiaries by the range of courses enrolled is examined (Table 2.2). More than 78 per cent of the students are studying in arts and sciences courses across the 38 districts in Tamil Nadu. This is followed by engineering students at 22,979 (9.96%) and students in medical science courses (including MBBS, BDS, and other medical and nursing-related courses) at 18,172 (7.87%). Polytechnic and ITI students benefiting from this scheme are 5,279 (2.29%) and 571 (0.25%) respectively. Agriculture-related courses, including BSc and Diploma in agriculture, have 1,118 students, followed by public health and related courses with 1,034 students.

Table 2.2: Distribution of Students covered under Pudhumai Penn Scheme by Faculty

S.No	Type of Courses	No. of Students	%
1	Arts & Science	180243	78.09
2	Engineering	22979	9.96
3	Medical Science	18172	7.87
4	Polytechnic	5279	2.29
5	Agriculture	1118	0.48
6	Public Health and Preventive Medicine	1034	0.45
7	Law	628	0.27
8	ITI	571	0.25
9	Indian Medicine	331	0.14
10	Diploma in Elementary Education	294	0.13
11	Veterinary Science and Food Science	93	0.04
12	Music and Fine Arts	40	0.02
13	Fisheries	38	0.02
	Total	2,30,820	100.00

Source: Department of Social Welfare & Women Empowerment, Tamil Nadu

Within the arts and science disciplines, students enrolled in commerce-related courses (18.79%) and computer science related degrees (14.26%)

account for the highest share of beneficiaries. The share of those enrolled in engineering courses is also high at close to 10 per cent. Additionally, students enrolled in B.A degrees in English (17,703), Tamil (15,022), Economics (7,317), History (7,372), and other arts and social sciences (2,454) students are benefiting from this scheme.

Within the sciences, students enrolled in bachelor's degrees in Chemistry, Mathematics and Statistics rank high. However, the number of postgraduate degree students across all streams is very few (228- 0.10%).

Table 2.3: Distribution of Students covered under "Pudhumai Penn" Scheme by Course

S.No	Degree	No. of Students	%
1	B. Com	43360	18.79
2	BSc Computer Science	32921	14.26
3	BE	22400	9.70
4	BA English	17703	7.67
5	BSc Chemistry	15110	6.55
6	BA Tamil	15022	6.51
7	BSc Mathematics and Statistics	12801	5.55
8	Diploma	12693	5.50
9	BSc Nursing and related courses	11843	5.13
10	BSc. Botany	9362	4.06
11	BA History	7372	3.19
12	BSc Physics	7326	3.17
13	BA Economics	7317	3.17
14	BSc Zoology	5462	2.37
15	Other Arts and Social Sciences	2454	1.06
16	BSc Home Science and Nutrition	1824	0.79
17	BSc Agriculture	1621	0.70
18	Other Science related courses	1070	0.46
19	MBBS	848	0.37
20	LLB (Hons.)	671	0.29
21	B.Ed	473	0.20
22	ITI	460	0.20
23	B.Lit Tamil	321	0.14

S.No	Degree	No. of Students	%
24	PG Courses	228	0.10
25	Unknown	158	0.07
	Total	230820	100.00

Source: Department of Social Welfare & Women Empowerment, Tamil Nadu, 2023

The analysis then looks at the social composition of the students who are enrolled under this scheme. The community-wise number of students benefited by the "Pudhumai Penn" Scheme is presented in Table 2.4.

Table 2.4: Distribution of Students covered under "Pudhumai Penn" Scheme by Community

S.No	Community	No. of Students	%
1	MBC	84,806	36.74
2	BC	70,598	30.59
3	SC	70,546	30.56
4	ST	3,025	1.31
5	OC	1,642	0.71
6	Social category not disclosed	170	0.07
7	Unknown	33	0.01
	Total	230820	100

Source: Department of Social Welfare & Women Empowerment, Tamil Nadu, 2023

Among the 6 categories, students from Most Backward Classes (MBC) account for the largest share (36.74%). This is followed by Backward Castes (BC) with 70,598 (30.59%) students and Scheduled Castes (SC) with 70,546 (30.56%) students. Next are the Scheduled Tribes with 3,025 students, Forward Castes (OC) with 1,642 students, and 170 students in the social category not disclosed. Given that the share of MBC and SC student beneficiaries are higher than the share of these social groups in the state's population, it is clear that girl students from MBC and SC households benefit more than other caste groups.

Next, their ability to enroll in 'quality' institutions is examined. This is done by looking at the share of students enrolled in institutions under the National Institutional Ranking Framework (NIRF) (Table 2.5).

Table 2.5: Distribution of Students covered under "Pudhumai Penn" Scheme Studying in NIRF Ranking Institutions

S.No	Degree	NIRF	%	Non- NIRF	%	Unknown	%	Total	%
1	B. Com	956	2.20	42404	97.80			43360	100.0
2	BE	917	4.09	21483	95.91			22400	100.0
3	BSc Computer Science	904	2.75	32017	97.25			32921	100.0
4	BSc Mathematics and Statistics	535	4.18	12266	95.82			12801	100.0
5	BSc Chemistry	505	3.34	14605	96.66			15110	100.0
6	BA English	429	2.42	17274	97.58			17703	100.0
7	BA Economics	369	5.04	6948	94.96			7317	100.0
8	BSc Physics	333	4.55	6993	95.45			7326	100.0
9	BSc. Botany	315	3.36	9047	96.64			9362	100.0
10	BA Tamil	307	2.04	14715	97.96			15022	100.0
11	BSc Zoology	254	4.65	5208	95.35			5462	100.0
12	BA History	251	3.40	7121	96.60			7372	100.0
13	Diploma	223	1.76	12470	98.24			12693	100.0
14	Other Arts and Social Sciences	218	8.88	2236	91.12			2454	100.0
15	BSc Nursing and related courses	193	1.63	11650	98.37			11843	100.0
16	BSc Home Science and Nutrition	110	6.03	1714	93.97			1824	100.0
17	BSc Agriculture	100	6.17	1521	93.83			1621	100.0
18	MBBS	47	5.54	801	94.46			848	100.0
19	Other Science related courses	15	1.40	1055	98.60			1070	100.0
20	B.Lit Tamil	8	2.49	313	97.51			321	100.0
21	B.Ed	-	-	473	100.0			473	100.0

S.No	Degree	NIRF	%	Non- NIRF	%	Unknown	%	Total	%
22	ITI	-	-	460	100.0			460	100.0
23	LLB (Hons.)	-	-	671	100.0			671	100.0
24	PG Courses	121	53.07	107	46.93			228	100.0
25	Unknown	-	-	-	-	158	100.0	158	100.0
	Total	7110	3.08	2,23,552	96.85	158	0.07	2,30,820	100.0

Note: NIRF-National Institutional Ranking Framework.

Table 2.6: Distribution of Students covered under "Pudhumai Penn" Scheme by Community Studying in NIRF Ranked Institutions

Community	NIRF	Non-NIRF	Unknown	Total	NIRF (%)	Non-NIRF (%)	Unknow (%)	Total (%)
BC	2936	67640	22	70598	4.16	95.81	0.03	100.0
MBC	2229	82552	25	84806	2.63	97.34	0.03	100.0
SC	1801	68642	103	70546	2.55	97.30	0.15	100.0
ST	50	2967	8	3025	1.65	98.08	0.26	100.0
OC	89	1553	-	1642	5.42	94.58	-	100.0
Social category not disclosed	1	169	-	170	0.59	99.41	-	100.0
Unknown	4	29	-	33	12.12	87.88	-	100.0
Total	7110	223552	158	230820	3.08	96.85	0.07	100.0

Note: NIRF-National Institutional Ranking Framework.

7,110 (3.08%) PPS beneficiaries are studying in NIRF ranking institutions. Interestingly, looking at the social group-wise break-up of the students enrolled in NIRF ranked institutions, there is a higher share of students from Other Communities (OC)-5.42% and BC households (4.16%) compared to MBC or SC or ST households (Table 2.6).

This gradation is also partly reflected in the kind of courses enrolled by students from different social groups (Table 2.7).

It can be seen that girls from SC households are less represented in the more sought after courses. In the case of B. Com degree, 35.7% of students are MBC, 35.1% are BC, and 27.2% are SC students. In BSc Computer Science, 40.4% of students are MBC, 38.7% are BC, and 19.1% are SC students. In professional courses, this has slightly changed. The highest percentage is among BC communities at 35.1%, followed by SC communities at 34.6% and MBC at 27.8%. In Table 2.7, the BC communities show a higher concentration in Engineering, BSc Home Science and Nutrition, MBBS, and LLB courses. The MBC communities are more focused on Commerce, Computer Science, English, Tamil, Chemistry, Mathematics, Botany, Physics, Zoology, Agriculture, other science-related courses, and B. Lit. Lastly, SC communities concentrate on Diploma courses, BSc Nursing and related courses, Economics, Other Arts and Social Sciences, ITI, and B.Ed courses.

Table 2.7: Distribution Students covered under Pudhumai Penn Scheme by Degree and Community

Degree	BC	MBC	SC	OC	ST	Social	Total
B. Com	15200 (35.1)	15466 (35.7)	11774 (27.2)	493 (1.1)	385 (0.9)	34 (0.1)	43352 [18.8]
BSc Computer Science	12739 (38.7)	13315 (40.4)	6296 (19.1)	340 (1.0)	202 (0.6)	26 (0.1)	32918 [14.3]
BE	7853 (35.1)	6233 (27.8)	7748 (34.6)	194 (0.9)	362 (1.6)	7 (0.0)	22397 [9.7]
BA English	5031 (28.4)	6230 (35.2)	6067 (34.3)	107 (0.6)	247 (1.4)	16 (0.1)	17698 [7.7]
BSc Chemistry	4282 (28.3)	6279 (41.6)	4306 (28.5)	64 (0.4)	170 (1.1)	6 (0.0)	15107 [6.6]
BA Tamil	3318 (22.1)	6249 (41.6)	5130 (34.1)	36 (0.2)	282 (1.9)	7 (0.0)	15022 [6.5]
BSc Mathematics and Statistics	3680 (28.8)	5634 (44.0)	3247 (25.4)	71 (0.6)	156 (1.2)	11 (0.1)	12799 [5.5]
Diploma	2760 (21.7)	4057 (32.0)	5517 (43.5)	60 (0.5)	288 (2.3)	11 (0.1)	12693 [5.5]
BSc Nursing and related courses	2989 (25.2)	3659 (30.9)	4975 (42.0)	65 (0.5)	139 (1.2)	16 (0.1)	11843 [5.1]

Degree	BC	MBC	SC	OC	ST	Social	Total
BSc. Botany	2472 (26.4)	3786 (40.4)	2841 (30.3)	33 (0.4)	224 (2.4)	5 (0.1)	9361 [4.1]
BA History	1677 (22.8)	2789 (37.8)	2748 (37.3)	16 (0.2)	130 (1.8)	10 (0.1)	7370 [3.2]
BSc Physics	1992 (27.2)	3050 (41.6)	2153 (29.4)	37 (0.5)	89 (1.2)	5 (0.1)	7326 [3.2]
BA Economics	2045 (28.0)	2482 (33.9)	2636 (36.0)	37 (0.5)	109(1 .5)	5 (0.1)	7314 [3.2]
BSc Zoology	1481 (27.1)	2086 (38.2)	1781 (32.6)	31 (0.6)	80 (1.5)	2 (0.0)	5461 [2.4]
Other Arts and Social Sciences	681 (27.8)	777 (31.7)	906 (36.9)	26 (1.1)	61 (2.5)	3 (0.1)	2454 [1.1]
BSc Home Science and Nutrition	710 (38.9)	666 (36.5)	419 (23.0)	9 (0.5)	16 (0.9)	3 (0.2)	1823 [0.8]
BSc Agriculture	466 (28.8)	571 (35.2)	554 (34.2)	2 (0.1)	27 (1.7)	-	1620 [0.7]
Other Science related courses	345 (32.2)	485 (45.3)	226 (21.1)	8 (0.7)	6 (0.6)	-	1070 [0.5]
MBBS	384 (45.3)	285 (33.6)	167 (19.7)	8 (0.9)	4 (0.5)	-	848 [0.4]
LLB (Hons.)	210 (31.3)	233 (34.7)	216 (32.2)	3 (0.4)	7 (1.0)	2 (0.3)	671 [0.3]
B. Ed	29 (6.1)	76 (16.1)	356 (75.3)	-	12 (2.5)	-	473 [0.2]
ITI	117 (25.4)	137 (29.8)	190 (41.3)	-	16 (3.5)	-	460 [0.2]
B.Lit. Tamil	52 (16.2)	170 (53.0)	94 (29.3)	1 (0.3)	4 (1.2)	-	321 [0.1]
PG Courses	63 (27.6)	66 (28.9)	96 (42.1)	1 (0.4)	1 (0.4)	1 (0.4)	228 [0.1]
Total	70576 (30.6)	84781 (36.8)	70443 (30.5)	1642 (0.7)	3017 (1.3)	170 (0.1)	230629

Note: 191 students' details are not reported (158 students' unknown degree + 33 students with unknown community); Note: '0.0' indicates figures are very negligible; **BC** (includes, BC Muslim+ Others), **MBC** (includes DNC), **SC** (includes SCC+SC others).

Figures in () indicate percentage to row total

Figures in [] percentage to column total in the last column

Correlating Higher Enrolment with PPS

Though the report does not establish a strict causal relationship between the launch of the scheme and enrolment of girl students, the report examined (1) the number of girl students enrolled in higher education over time and (2) the number of students enrolled in higher education from different communities. We calculated the changes in the numbers enrolled after the scheme has been launched to determine how the scheme benefited students. This is done by analysing the difference between the year of completion of school studies and the year of enrolment in college admission.

For example, in Ariyalur district in the year 2018, 13 students completed their school education. However, out of the 13 students, only one student joined higher education, while the remaining 12 students did not join. The difference is -12. In 2022 and 2023, on the other hand, in Ariyalur district, 592 and 372 students completed school education, respectively. In the same years, 680 and 409 students enrolled in higher education. In other words, in these two years, more students entered into higher education than the number of those who passed higher secondary examinations. Thus, an additional 88 and 37 students joined colleges. This addition, we assume, is because of students entering into higher education after a gap of a year or more which in turn can be attributed to the PPS scheme. This calculation was done across the districts. While the district wise analyses is given table 6 in the appendix, the following table provides an estimate of the additional students joining higher education across the state.

Table No 2.8: Enrollment of Additional Students in 2022 and 2023

S. No	Year of School Completion (No. of students)		Year of College Admission (No. of students)		Difference from College Admission to School Completion (No. of students)		% additional Students benefited (Column 6/column 4)
	Year	(No. of students)	Year	(No. of students)	Year	(No. of students) (Col. 4-2)	
(1)	(2)	(2)	(3)	(4)	(5)	(6)	(7)
I	Up to 2018	1209	Up to 2018	142	Up to 2018	-1067	

S. No	Year of School Completion (No. of students)		Year of College Admission (No. of students)		Difference from College Admission to School Completion (No. of students)		% additional Students benefited (Column 6/column 4)
	Year	(No. of students)	Year	(No. of students)	Year	(No. of students) (Col. 4-2)	
	2019	2421	2019	1698	2019	-723	
	2020	9468	2020	6679	2020	-2789	
	2021	72248	2021	63189	2021	-9059	
	2022	84543	2022	93710	2022	9167	9.8
	2023	60888	2023	65402	2023	4514	6.9
	Total	230777	Total	230820			
II	2022 + 2023	145431	2022 + 2023	159112	2022 + 2023	13681	8.6

Table 2.8 reveals that after the introduction of this scheme in 2022, many students have enrolled additionally in higher education. In 2022, a total of 9167 students additionally joined college enrolment, with the highest number in Salem district at 927 students, followed by Dharmapuri with 603 students, Chennai with 536 students, Namakkal with 399 students, Viluppuram with 336 students, Coimbatore with 329 students, and Cuddalore with 380 students. This trend continued in 2023 as well.

The overall percentage of additional enrolment in college admissions across the 38 districts in total for 2022 and 2023 was 13,681 (8.6%), with 9,167 (9.8%) in 2022 and 4,514 (6.9%) in 2023.

Community-Wise Impact on “Pudhumai Penn” Scheme

A community-wise analysis reveals that out of 13,681 students, 5286 are from Scheduled Caste (SC) communities, 4703 students are from Most Backward Castes (MBC) community, and 3388 from BC communities (Table 16). The rest of the communities such as ST, OC, and other social categories have very few numbers: 224, 61, and 1 respectively. In column (9), the number of students with additional college enrolment in 2022 is higher in SC at 12.9%, followed by ST at 12.4%, MBC at 9.0%, and BC at 7.8%. In column (10), the highest enrolment in 2023 is at 9.5% for ST, 9.0% for OC, and 8.2% for SC. Column (11)

indicates that both the 2022 and 2023 total percentage is higher for ST at 11.1%, followed by SC at 10.9%, MBC at 7.9%, and BC at 7.9%. Finally, the total of 13,681 students with respect to the community-wise percentage clearly shows that, 38.6% of SC community-based students are highly enrolled in higher studies, followed by MBC at 34.4%, and BC and Other at 24.8%. The remaining communities have lower enrolment numbers.

Table 2.9: Distribution of students by year of school completion and college enrolment

Community	Difference Between Number of Students in School Completion Year and College Admission Years							Change in %			% w.r.t. Total
	<2018	2019	2020	2021	2022	2023	2022 +23	2022	2023	2022 +23	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
MBC	-291	-205	-949	-3241	3164	1539	4703	9.0	6.4	7.9	34.4
BC	-266	-191	-694	-2224	2231	1157	3388	7.8	6.0	7.1	24.8
SC	-485	-309	-1067	-3412	3595	1691	5286	12.9	8.2	10.9	38.6
ST	-18	-17	-58	-149	153	89	242	12.4	9.5	11.1	1.8
OC	-7	-1	-20	-33	25	36	61	3.7	9.0	5.6	0.4
Social category	0	0	-1	0	-1	2	1	-7.7	4.3	1.7	0.0
Total	-1067	-723	-2789	-9059	9167	4514	13681	9.8	6.9	8.6	100.0

Note: (-) Negative values indicate the number of students who did not join the college in the respective year, but completed school in the same year.

As the report discusses later, information from the primary survey does indicate that the scheme has played an important role in getting girl children to transition into higher education.

Limitations

The secondary data on the enrollments till October 2023 was analysed which formed the basis for the field study. There are 2,30,820 students who have enrolled into higher education till October 2023. From inception of this scheme, there are 13,681 additional students who have enrolled due to this scheme. The enrollment as on October 2024 is 3,08,150 with an additional

enrollment of 14,042. As the data format has changed in 2024, it is difficult to carry out a consistent analysis across the three years. Hence we restrict detailed analysis to the period ending October 2023.

Summary of Findings based on Secondary Data:

The Pudhumai Penn Scheme has a positive impact on the weaker sections of the community by providing access to higher education and reducing dropout rates at the school level. Many students stop their education at the 10th or 12th standard due to their poor socio-economic background. An analysis found that the Pudhumai Penn scheme has been helpful for girls from some such households to access higher education.

Out of 2,30,820 Pudhumai Penn beneficiaries, more than 78 percent of the students are studying arts and sciences courses across the 38 districts in Tamil Nadu, accounting for 180,243 (78.09%) students. This is followed by engineering students at 22,979 (9.96%) and students in medical science courses (including MBBS, BDS, and other medical and nursing-related courses) at 18,172 (7.87%). Polytechnic and ITI students benefiting from this scheme are 5,279 (2.29%) and 571 (0.25%) respectively. Agriculture-related courses, including BSc and Diploma in agriculture, have 1,118 students, followed by public health and related courses with 1,034 students. The rest of the courses have very few student beneficiaries.

Within the arts and sciences courses, B.Com and BSc computer science are the most sought after courses.

The scheme has particularly been beneficial to students from MBC to SC households.

3.08% of PPS beneficiaries are studying in NIRF ranking institutions, with a higher share of students from other communities and backward communities enrolled in these institutions compared to MBC and SC students.

A total of 13,681 additional students enrolled in colleges in 2022 and 2023, compared to previous years, probably because of the PPS.

Again, among the additional students enrolled, 38.6 per cent are from SC households and 34.3 per cent are from MBC households.

3

Beneficiary Enrolment

This analysis is based on data garnered from the primary survey and qualitative fieldwork. To begin with, an attempt was made to analyse the distribution of beneficiaries across various types of institutions and the factors that the respondents report to have guided their choice of the higher education institution.

Support System for Identifying Higher Education Institutions

The majority of beneficiaries across the state selected their current higher education institutions based on decisions made by their families. The choice of institutions was influenced by several key factors:

- ***Proximity to Native Places/Residences:*** Beneficiaries preferred institutions that are close to their homes to minimize travel time and costs.
- ***Nominal Fee Structure:*** Institutions with affordable tuition fees are favoured, as this helped reduce the financial burden on families.
- ***Government Affiliation:*** Government colleges are often chosen due to their reputation for quality education and financial affordability.
- ***Unisex or Women's Colleges:*** Some beneficiaries selected women's colleges or unisex institutions to ensure a supportive and safe educational environment.
- ***Safety:*** Ensuring the safety of girls was a significant consideration in the choice of institution.
- ***Availability of Transport Facilities:*** Institutions with reliable transport options are preferred to facilitate easy commuting.

- ***Frequent Bus Access:*** The availability of frequent government or private bus services was an important factor for many beneficiaries.
- ***Community Influence:*** The choice of institution was also influenced by the presence of neighbours, relatives, or friends who had previously attended the same institutions.

Regarding the selection of disciplines and degree programs, most beneficiaries made their choices based on their personal interests, passion for specific subjects developed in school, and the availability of employment opportunities. They received support and guidance from school teachers and parents in making these decisions.

Technical Education

For technical fields such as engineering, polytechnic, and para-medical courses, the motivations and choices of beneficiaries varied slightly. A significant number of beneficiaries were motivated by their families, particularly fathers and brothers, to pursue these technical programs. Very few chose these fields purely out of self-interest.

Influence of Motivational Camps

A notable number of beneficiaries studying at private engineering colleges reported that their choice of college and course was influenced by motivational camps conducted by the colleges during their school years. These camps provided insights and encouragement that helped shape their decisions.

Employment Prospects

Almost all beneficiaries selected their higher education programs with the primary goal of securing employment immediately after graduation. The choice of commerce related subjects and computer science related courses indicates this imperative. They aimed to either participate in campus recruitment drives or take recruitment board examinations to enter the job market.

The following figure depicts the distribution of beneficiaries across various types of institutions.

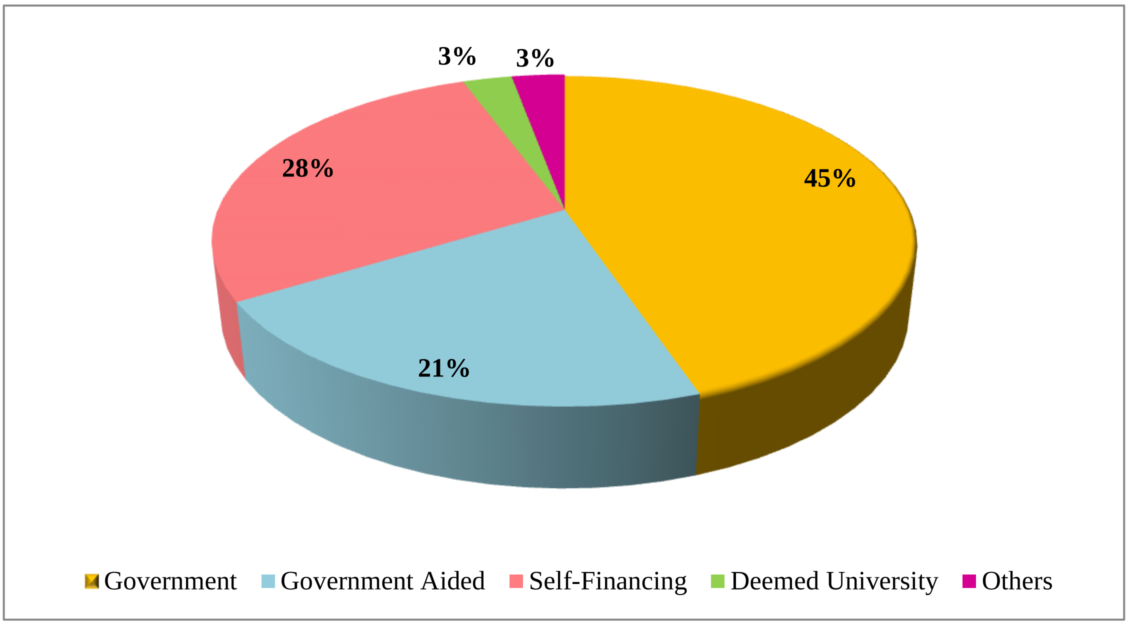

Figure 1: Enrolment across Institution

About 45 per cent of the beneficiaries have joined government colleges and another 21 per cent in government aided institutions. About 28 per cent of the beneficiaries were from the self-financing institutions. Given the overall increase in girls' enrolment in these institutions, there is a definite need to support strengthening and expanding both the physical and teaching infrastructure of these institutions to ensure that the student beneficiaries access quality education.

Year of Enrolment in the Scheme

The year of enrolment in the Pudhumai Penn Scheme for beneficiaries can vary depending on when they applied and were selected for the program. The scheme is typically open to eligible candidates on an ongoing basis, and beneficiaries may enroll in the scheme once they meet the eligibility criteria and complete the application process successfully.

The following table brings out the details related to the year of enrolment in the Pudhumai Penn Scheme.

Table 3.1: Year of Enrolment of Scheme across Districts

District	Year of enrolment scheme		Total
	2022	2023	
Erode	435 (50.2)	431 (49.8)	866
Vellore	278 (45.6)	331 (54.4)	609
Tiruvallur	123 (18.1)	557 (81.9)	680
Chennai	179 (15.5)	974 (84.5)	1153
Sivagangai	105 (29.7)	249 (70.3)	354
Tenkasi	63 (22.1)	222 (77.9)	285
Tiruvarur	102 (29.5)	244 (70.5)	346
Viluppuram	270 (33.7)	532 (66.3)	802
Total	1555 (30.5)	3540 (69.5)	5095

Source: Field Survey, 2023-2024

The enrollment of beneficiaries across the districts was higher in the year 2023 especially in the backward districts. Based on qualitative interactions in the field, this increase was made possible because of two factors. One, the awareness levels were relatively lower in 2022 when the scheme was rolled out. Second, the process of implementation was streamlined to ensure faster verification and linking up with banking institutions. Growing awareness among school administration also helped students.

The year of enrolment across the community of the selected beneficiaries is given in the following table.

Table 3.2: Year of Enrolment of Scheme across Community

Community	Year of Enrolment Scheme		Total
	2022	2023	
General	22 (33.8)	43 (66.2)	65 (100)
BC	511 (30.3)	1174 (69.7)	1685 (100)

MBC	523 (30.4)	1195 (69.6)	1718 (100)
SC/ST	495 (30.6)	1121 (69.4)	1616 (100)
DNC	4 (36.4)	7 (63.6)	11 (100)
Total	1555 (30.5)	3540 (69.5)	5095 (100)

Source: Field Survey, 2023-2024

The increase in enrolment appears to have happened more or less uniformly across all caste groups.

Gap in Enrolment into Higher Education among the Respondents

Next, the analysis focused on the extent to which the scheme has brought back girl students into higher education after a time gap. If any student beneficiary joined after a year or more after passing out of class 12, it can be assumed that the scheme has played a role in bringing them into the higher education system. As the figure below indicates, 16% of the beneficiaries joined after a gap of at least a year.

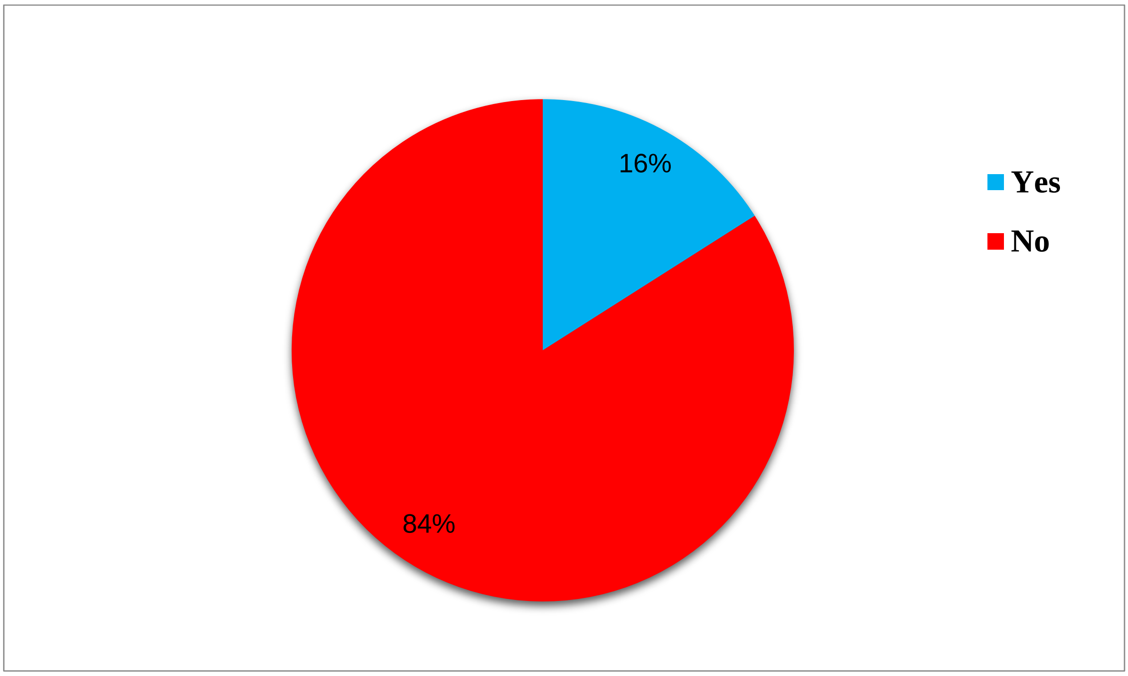

Figure 2: Gap in Enrolment

A substantial section of these respondents cited financial constraints and the support offered by the scheme in addressing this difficulty to an extent.

4

Socio-Economic Profile of the Sample Beneficiaries

Socio Economic Profile of Sample Beneficiaries

The socio-economic profile of sample beneficiaries of the Pudhumai Penn Scheme can provide valuable insights into the backgrounds and circumstances of the young women who benefitted from the program. The following tables bring out detailed profile of the beneficiaries and the reach of the scheme in empowering them.

Table 4.1: Age Profile of Sample Beneficiaries

S.No.	Socio Economic Profile	Frequency	Per cent
1.	Age of the beneficiaries (Year)		
	18	2323	45.6
	19	1720	33.8
	20	857	16.8
	21	143	02.8
	22	33	0.6
	23	14	0.3
	24	5	0.1
	Total	**5095**	**100**

Source: Field Survey, 2023 -2024

Among the total beneficiaries, 45.6 per cent of the beneficiaries was in the age of 18 years of age, 33.8 per cent of them was in the age of 19 years and 16.8 per cent of them was in the 20 years of age. It revealed that highest per cent of beneficiaries were in the first and second year of under graduate programme.

Next, the distribution of beneficiaries across social groups is examined. (Table: 4.2)

Table 4.2: Community wise Distribution

Community	Beneficiaries
General	65 (1.3)
BC	1685 (33.1)
MBC	1718 (33.7)
SC/ST	1616 (31.7)
DNC	11 (0.2)
Total	5095 (100.0)

Source: Field Survey, 2023-2024

(Note: Figures in parentheses denote per cent to total)

Overall, the beneficiaries tend to be skewed towards the marginalised communities and hence the scheme contributes to the empowering of women from such social groups. Almost all the beneficiaries (98.7 per cent) are from backward, most backward, scheduled caste and scheduled tribe households. Within this group, the beneficiaries are equally distributed among the three community groups. However, given the relatively lower shares in the population, the scheme tends to support scheduled caste/scheduled tribe households and girls from most backward classes more than those from other households. By focusing on girl children from government schools, the scheme therefore also addresses disadvantages stemming from intersectional identities. Further, given the relatively lower gross enrolment ratio (GER) for scheduled caste and scheduled tribe youth in the state, this data suggest that the scheme has indeed helped in improving the GER among such marginalised communities and thereby bridging the gap.

Beneficiaries with single/no parents Across Community

This section examines the subset of beneficiaries within the Pudhumai Penn Scheme who are from single-parent/no parent households. This segment is

more vulnerable as the economic and social status of the households may drive them to send their children for employment or marry them due to their family situation. Understanding the experiences of such students is crucial for developing targeted support mechanisms and interventions aimed at addressing their specific needs and enhancing their educational outcomes. 146 (close to 3%) of the total respondents come from such single or no parent households (Table 4.3).

Table 4.3: Beneficiaries with Single/No Parents Across Community

Community	Children with single and no parents
General	2(1.34)
BC	44(30.14)
MBC	61(41.78)
SC/ST	39(26.71)
DNC	0 (0.0)
Total	146(100)

Source: Field Survey, 2023-2024

Close to 70% of such girls are from SC/ST and MBC households indicating the layering of social and economic burden on such households. Further, 70% of the total students from such households are also from rural areas (Table 22). Hence, the scheme has benefitted girls from rural areas more than those from urban areas.

Table 4.4: Beneficiaries with Single/No Parents across Area of Residence

Area of residence	Children with single and no parents
Rural	103 (70.0)
Urban	43 (30.0)
Total	146 (100.0)

Source: Field Survey, 2023-2024

Distribution across Rural and Urban Areas

This section delves into the distribution of overall beneficiaries within the Pudhumai Penn Scheme across rural and urban regions. Examining this distribution offers valuable insights into the program's reach and its effectiveness in addressing educational disparities between rural and urban communities. Understanding the distribution across rural and urban areas is essential for tailoring interventions to address the unique challenges faced by beneficiaries in different geographic settings and for promoting equitable access to educational opportunities across diverse socio-economic contexts. The figure shows the distribution of Pudhumai Penn Scheme beneficiaries across rural and urban areas.

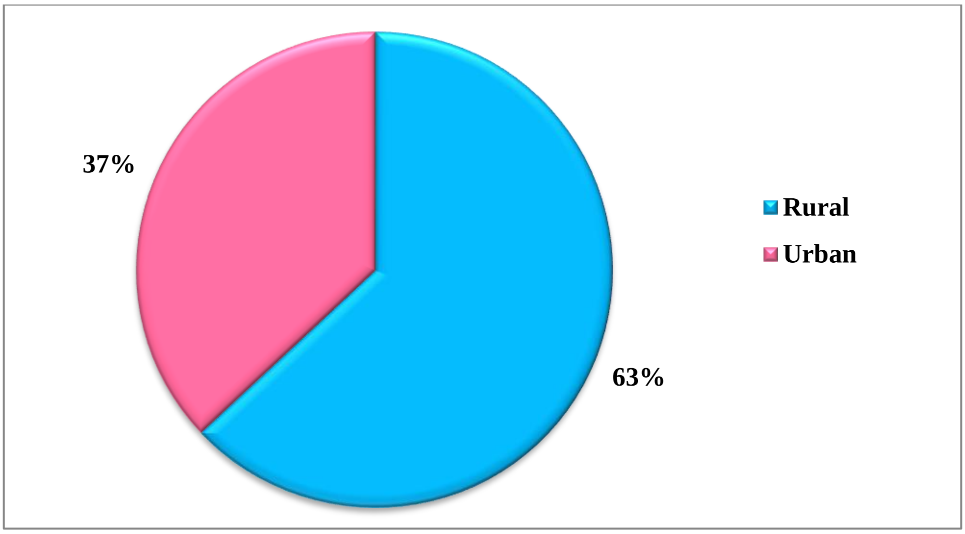

Figure 3: Area of Residence

Girls from rural areas have benefitted more than from urban areas. Among the total beneficiaries of various programmes, the per cent of beneficiaries from rural area was 63 per cent while it was 37 per cent from the urban areas.

It shows that the scheme has contributed to bridging the rural –urban divide in accessing higher education.

5

Awareness of Beneficiaries about the Pudhumai Penn Scheme

Public awareness of the scheme has been a crucial factor in the success of the scheme. The level of public awareness and understanding of the scheme varies widely. To create awareness among the beneficiaries about the scheme, the government used several modes such as sending bulk SMS, advertisements in media and banners with the objectives of the scheme displayed in all higher educational institutions. In addition, informal networks and social media too are likely to have played a key role in this regard. To understand the effectiveness of these campaigns, an attempt was made to assess the sources of awareness about the Pudhumai Penn Scheme.

The FGDs conducted among girl students in colleges across the state suggest that while there is general awareness of the scheme, detailed understanding varies. Among students, awareness is generally high, especially in urban areas and among those actively seeking higher education. Many beneficiaries are aware that the scheme provides financial support and have comprehensive knowledge about its full benefits, application procedures, and long-term impacts. However, some students coming from underprivileged sections of the society have less access to information, which hinders their ability to apply for the scheme.

Students get to know about the scheme primarily during their college enrolment. Most of the beneficiaries were informed about the scheme through the college nodal officer at the time of admission and also through the college administrative office circulars as well as their class in-charge teachers at a later time. They are also informed through television news channels, parents, especially fathers, government awareness messages

received through mobile phones, messages displayed in browsing centres, friends, newspapers, social media posts and Presidents of Gram Panchayats. Wall posters pasted on bus stands and wall hoarding written on school compound walls were also sources for access to information. Some of the beneficiaries came to know about the scheme from their sisters and brothers who had already benefited from this scheme. Compared to the other sources, the college has played a key role in circulating information and motivating and guiding the students to register under this scheme. However, participants in the FGDs conducted in Tiruvarur and Erode districts reveal that they were not at all informed about the scheme in schools.

The table 5.1 below presents various sources of awareness about the Pudhumai Penn Scheme among the sample beneficiaries.

Table 5.1: Sources of Information

Programme	Number
College Nodal Officer	4559 (89.5)
Family Members	3108 (61.0)
Social Media	2423 (47.6)
Advertisement	2240 (44.0)
School Teachers	1510 (29.6)
Total	5095 (100.0)

Source: Field Survey, 2023 -2024

Though 29 percent of respondents reports that school teachers have been a source of information, there is a potential to increase this share. Teachers can supplement such awareness creation with guiding and counselling the students on the courses to be applied for, the institutions to be chosen, etc. Awareness workshops can also be organised at the block level through the school education department. Most respondents state that the nodal officer in their colleges is the primary route through which they became aware of the scheme, followed by family members and social media. This means that they

were less aware of the scheme until they joined college. To improve enrolment, awareness should therefore be enhanced at the school level, may be from class 10 onwards to improve the effectiveness of the scheme. This will also help to overcome differences in awareness levels across families and access to social media.

Difficulties faced during Collection of Documents

In most cases, students were well aware about the documents needed to submit at the time of registration such as EMIS number, Aadhaar number, bank passbook, mobile number, photo, community and income certificates. All the beneficiaries were informed about the required documents to register under this scheme through their college nodal officer. However, the process of collecting and submitting the necessary documents for the Pudhumai Penn scheme presents several challenges. Applicants typically need to provide identity proof, academic certificates, and other supporting documents. Ensuring these documents are accurate and up-to-date is essential for successfully applying for the scheme. Problems often arise with the verification of documents, such as discrepancies in information or issues with authenticity. In some cases, applicants struggle to obtain certain documents due to bureaucratic delays or lack of proper record-keeping. The process of collecting, verifying, and submitting documents is time-consuming, leading to delays in processing application.

A common theme found in all the FGDs conducted among students is obtaining bonafide certificates from their schools. In case of students from a government law college in Viluppuram district, they had to spend two days for obtaining bonafide certificates from schools and missed their classes. In Tenkasi, the beneficiaries encountered administrative hurdles in getting bonafide certificates. They had to make several visits to the school since the school authorities were either busy with their work or absent. Students from a government-aided college in Vellore district pointed out that opening of bank accounts is time consuming and also to get bonafide certificate from school they need to take leave from college .

But discussions among students from a government polytechnic college in Greater Chennai illustrate that bona fide certificates were approved online by schools as most of the beneficiaries are from different districts of the state, such as Theni, Tiruvannamalai, Vellore, Tiruvarur, Kanchipuram, Viluppuram, Tirunelveli, Ariyalur, and Chengalpattu. The majority of the beneficiaries have not faced any problems collecting the documents since they were approved online by the schools.

Impact in improving enrolment

Next, the extent to which the scheme helped them to enrol in higher education was examined. The table below presents an analysis of the factors that encourage individuals to continue their pursuit of higher education among the PPS beneficiaries across rural and urban Tamil Nadu.

Table 5.2: Favourable Factors

District	Factors	Responses		
		Rural	Urban	Total
Erode	Due to the scheme	223 (25.8)	231 (26.7)	454 (52.4)
	Betterment of Financial Status	192 (22.1)	201 (23.2)	393 (45.4)
	Post marriage support from spouse	12 (1.4)	7 (0.8)	19 (2.2)
	Total	427 (49.3)	439 (50.7)	866 (100)
Vellore	Due to the scheme	95 (15.6)	227 (37.3)	322 (52.9)
	Betterment of Financial Status	82 (13.5)	196 (32.2)	278 (45.7)
	Post marriage support from spouse	3 (0.5)	6 (1.0)	9 (1.5)
	Total	180 (29.6)	429 (70.4)	609 (100)
Tiruvallur	Due to the scheme	124 (18.3)	182 (26.8)	306 (45.1)
	Betterment of Financial Status	134 (19.7)	124 (18.3)	258 (38.0)

District	Factors	Responses		
		Rural	Urban	Total
	Post marriage support from spouse	10 (1.5)	10 (1.5)	20 (3.0)
	Others	33 (4.9)	62 (9.1)	95 (14.0)
	Total	301 (44.3)	378 (55.7)	679 (100)
Chennai	Due to the scheme	19 (1.7)	368 (31.9)	387 (33.5)
	Betterment of Financial Status	16 (1.4)	570 (49.4)	586 (50.8)
	Post marriage support from spouse	0 (0)	27 (2.3)	27 (2.3)
	Others	5 (0.4)	149 (12.9)	154 (13.3)
	Total	40 (3.5)	1114 (96.5)	1154 (100)
Sivagangai	Due to the scheme	114 (32.2)	95 (26.8)	209 (59.0)
	Betterment of Financial Status	44 (12.4)	31 (8.8)	75 (21.2)
	Post marriage support from spouse	1 (0.3)	1 (0.3)	2 (0.6)
	Others	37 (10.5)	31 (8.8)	68 (19.2)
	Total	196 (55.4)	158 (44.6)	354 (100)
Tenkasi	Due to the scheme	150 (52.6)	41 (14.4)	191 (67.0)
	Betterment of Financial Status	46 (16.1)	13 (4.6)	159 (20.7)
	Post marriage support from spouse	2 (0.7)	2 (0.7)	4 (1.4)
	Others	20 (7.0)	11 (3.9)	31 (10.9)
	Total	218 (76.5)	67 (23.5)	285 (100)
Tiruvarur	Due to the scheme	78 (22.5)	145 (41.9)	223 (64.4)
	Betterment of Financial Status	24 (6.9)	30 (8.7)	54 (15.6)

District	Factors	Responses		
		Rural	Urban	Total
	Post marriage support from spouse	1 (0.3)	1 (0.3)	2 (0.6)
	Others	23 (6.7)	44 (12.7)	67 (19.4)
	Total	126 (36.4)	220 (63.6)	346 (100)
Viluppuram	Due to the scheme	356 (44.4)	124 (15.5)	480 (59.9)
	Betterment of Financial Status	119 (14.9)	49 (6.1)	168 (21.0)
	Post marriage support from spouse	3 (0.4)	1 (0.1)	4 (0.5)
	Others	116 (14.5)	34 (4.2)	150 (18.7)
	Total	594 (74.1)	208 (25.9)	802 (110)

Source: Field Survey, 2023 – 2024

Note: Figure in parentheses denotes per cent

The table 5.2 indicates that the scheme has acted as an incentive for large sections of the beneficiaries to continue higher education. This is of course not to suggest that all these students would not have continued had the scheme not been introduced. But this indicates that the scheme has contributed along with other factors in encouraging girl students to continue their education. This is likely to be true, especially for those pursuing their Master's degree.

6

Beneficiaries and Family Occupation

This section examines the economic status of the beneficiaries households in terms of the occupations undertaken by the parents. The occupations have been divided into those who are in informal work and those having regular work in the private or public sector. The table shows the family occupation wise distribution of beneficiaries.

Table 6.1: Distribution of Family Occupation

Occupation	Number
Unemployed	101 (2.0)
Agricultural Labourers	1408 (27.6)
Labourers in Non-Farm Sector*	2002 (39.3)
Self Employed	716 (14.1)
Employees in Private Sector	637 (12.5)
Employees in Public Sector	231 (4.5)
Total	5095 (100.0)

Source: Field Survey, 2023 to 2024

Note: Figure in parentheses denotes per cent

*Labour in non -farm sector includes the unskilled workers in the construction, manufacturing and service sectors

Employees in private sector are the skilled workers in the manufacturing and service sectors.

Nearly 82% of beneficiaries come from labouring households out of which about 28% are agricultural labour households. Labour in non-farm sector includes the unskilled workers in the construction, manufacturing and service sectors. Employees in private sector are those with regular

employment in manufacturing and service sectors. Only 17% of the beneficiaries came from households where the family head had a regular job. This again shows that the scheme has benefitted girl students not only from the socially vulnerable but also from economically vulnerable households.

Table 6.2: Household Occupation across communities

Commu-nity	Occupation of Family Head						Total
	Unem-ployed	Agricultural Labourers	Labourers in Non-Farm Sector*	Self Employed	Employees in Private Sector	Employees in Public Sector	
General	1 (1.5)	5 (7.7)	29 (44.6)	17 (26.2)	8 (12.3)	5 (7.7)	65 (100)
BC	36 (2.1)	393 (23.3)	699 (41.5)	278 (16.5)	209 (12.4)	70 (4.2)	1685 (100)
MBC	36 (2.1)	537 (31.3)	647 (37.7)	218 (12.7)	187 (10.9)	93 (5.4)	1718 (100)
SC/ST	28 (1.7)	473 (29.3)	620 (38.4)	201 (12.4)	231 (14.3)	63 (3.9)	1616 (100)
DNC	0 (0)	0 (0)	7 (63.6)	2 (18.2)	2 (18.2)	0 (0)	11 (100)
Total	101 (2.0)	1408 (27.6)	2002 (39.3)	716 (14.1)	637 (12.5)	231 (4.5)	5095 (100)

Source: Field Survey, 2023-2024

The distribution of occupations by caste groups suggests that by and large, the caste groups exhibit similar patterns except the general category where their presence in agricultural labour is negligible. The share of backward caste households in agricultural labour is also lower than that for the most backward classes and the scheduled castes/tribe households.

7

Enrolment Process and Disbursal

A dedicated Web portal is developed by the Tamil Nadu e-Governance Agency for the implementation of the Scheme through which students can apply. The process is as follows.

i. All eligible girl students need to create a login in the Portal on their own or through their institution

ii. Girl students would receive an OTP in their mobile for authentication to register in the portal

iii. Portal displays the application/registration form to fill the personal details of the student viz., school, college, bank account etc.

iv. Portal presents the preview of the information/details submitted by the student

v. Portal indicates the successful registration of the student

vi. Tamil Nadu e-Governance Agency maintains and runs the online portal developed for the scheme to assist the Department of Social Welfare in the implementation of end to end e-Governance of the scheme

vii. Online application of the girl students shall be verified and approved by the School Education/Higher Education Departments/Bank and forward to the Directorate of Social Welfare for sanctioning the incentive amount to the beneficiary

viii. Directorate of Social Welfare can sanction the incentive directly to the bank account of the beneficiary through IFHRMS / DBT mode

(G.O. Ms. NO.46, Social Welfare & Women Empowerment SW3(2) Department, Dated:02.08.2022)

The following section provides an overview of the process of enrolment, disbursement of scheme assistance, ease of use of the portal, time duration in availing scheme benefits, as well as common issues faced by beneficiaries and potential solutions.

Sources and Issues in the Enrolment of the Scheme

The figure 4 below outlines the various sources through which individuals enroll in the Pudhumai Penn Scheme. Understanding the diverse pathways through which beneficiaries access the scheme is crucial for evaluating its reach and effectiveness in reaching eligible individuals.

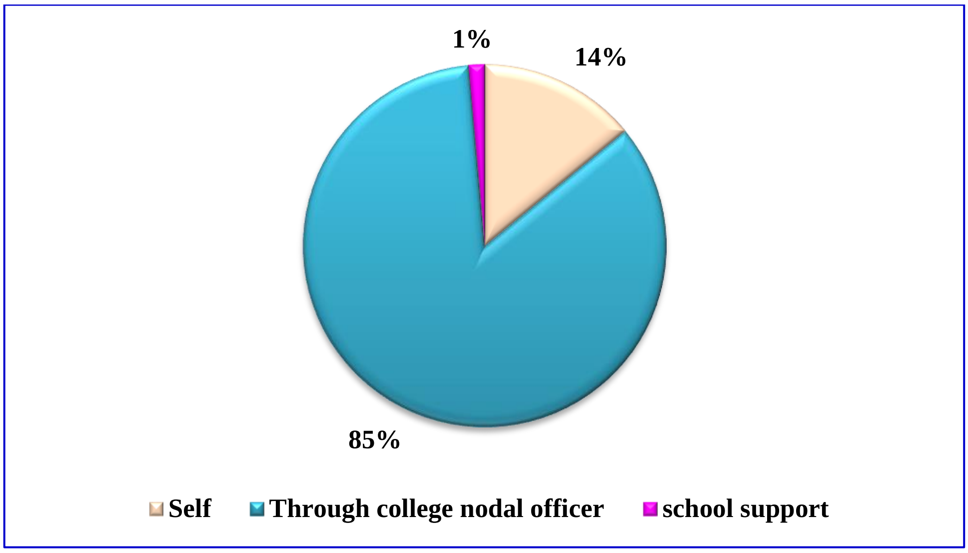

Figure 4: Sources of Enrolment into the Scheme

About 85 per cent of beneficiaries enrolled in the scheme through college nodal officers. Initially, when the scheme was launched, option to enrol by self was provided. Many schools have helped their students to enrol in the scheme. Hence, such enrolment in the scheme through school was less. The beneficiaries have reported that the higher educational institutions provided support at all levels, from creating awareness to disbursing financial assistance, through the appointment of Nodal Officers specifically for the Pudhumai Penn Scheme. The institutions facilitated the beneficiaries at every stage:

- ***Creating Awareness***: Institutions informed students about the availability of the Pudhumai Penn Scheme (PPS) and the application process during the admission period.

- ***Post-Enrolment Guidance:*** After students were enrolled in colleges, they were advised to register for the scheme. This information was communicated through circulars displayed on common notice boards, announcements from class in-charge teachers, class representatives, and a WhatsApp group created specifically for academic affairs.
- ***Document Collection and Registration:*** Nodal Officers guided students in collecting necessary documents, converting them to a digital format for upload, and preparing a class-wise schedule for PPS registration. They ensured all beneficiaries were registered according to the allotted schedule before the submission deadline.
- ***Organizing Camps:*** Banks and the Social Welfare Department arranged camps within the colleges and facilitated student participation in the camps to rectify any document errors.
- ***Monitoring Disbursement:*** They verified the regular disbursement of scheme assistance every month by collecting feedback from class in-charge teachers and maintaining entry registers. This allowed for prompt evaluation and resolution of any issues.
- ***Addressing Grievances:*** The institutions periodically addressed beneficiaries' grievances and communicated with appropriate authorities through online portals, in-person meetings, and telephone calls as needed.

As stated earlier, the scheme includes an online portal as a crucial component for managing applications and support. The ease of use and functionality of this portal are key factors in ensuring the scheme's success and efficiency.

Challenges encountered during the Application Process

The application process varied in its execution. All beneficiaries were clearly informed about the documents required for submission. In most cases, applications were processed by the college nodal officers with the support of class-in-charge teachers, who collected the necessary documents from the

students for registration. The college nodal officers managed the entire application process in the presence of the beneficiaries. Some beneficiaries chose to register through browsing centres (by paying Rs. 100) or complete the process themselves using the link provided by the nodal officers.

Class teachers played a crucial role in coordinating with students to ensure that they completed their applications within the designated time frame. Each department assigned specific date and time for students to submit their applications and instructed them to bring mobile phones to fill out the applications, as directed by the nodal officers.

The Nodal officers played a crucial role in guiding students through the application process, ensuring that they understood the requirements and provided necessary support. This reliance indicates that many beneficiaries may have lacked the technical expertise or resources to navigate the application system independently. Consequently, only a small fraction of beneficiaries managed to complete the application process on their own using the link provided by their respective nodal officers. This suggests that the application process may not be supportive enough for self-guided applications.

Beneficiaries faced significant technical challenges regardless of their geographical location, whether in rural or urban areas. Common issues included poor and unstable internet connectivity, which hindered their ability to access and submit their applications effectively. Additionally, frequent server downtimes disrupted the process, leading to delays and frustrations. Problems with receiving One-Time Passwords (OTPs) within the designated time further compounded these difficulties. These technical issues not only caused delays but also increased the overall time required for beneficiaries to complete their applications. The unforeseen technical problems significantly impacted the efficiency of the application process. Beneficiaries had to spend more time than anticipated waiting to complete their submissions, which led to increased stress and frustration. The added burden of these technical issues also affected the workload of the individuals responsible for overseeing the application process. These personnel, often college nodal

officers or administrative staff, had to manage additional troubleshooting and support tasks, which increased their workload. Moreover, the delays and disruptions caused by these issues negatively impacted students' class hours, as they had to spend time resolving application-related problems instead of focusing on their studies.

Despite the numerous challenges and technical difficulties, college nodal officers demonstrated considerable dedication and effort. They worked diligently to help beneficiaries navigate the application process within the constraints of the given time frame. Their commitment was crucial in mitigating the effects of the technical issues and ensuring that as many students as possible were able to complete their applications. The perseverance of these nodal officers highlights their vital role in supporting students and managing the administrative aspects of the scheme amidst a challenging environment.

The table 7.1 below presents an analysis of the key issues faced by individuals across the type of institutions during the enrolment process in the Scheme.

Table 7.1: Issues Faced During Enrolment – Type of Institution

Type of Institution	Issues Faced- No	Issues Faced-Yes	Total
Government	1289 (57.0)	974 (43.0)	2263 (100.0)
Government Aided	679 (62.4)	410 (37,6)	1089 (100.0)
Self-Financing	854 (60.1)	566 (39.9)	1420 (100.0)
Deemed University	74 (54.8)	61 (45.2)	135 (100.0)
Others	85 (57.4)	63 (42.6)	148 (100.0)
Total	2981 (59.0)	2074 (41.0)	5055 (100.0)

Source: Field Survey, 2023-2024

Note: Figure in parenthesis denote per cent to total

While close to 60% report having no issues, about 40% do respond that they faced some issues while trying to avail the scheme. A slightly larger share who joined government colleges report such issues but that may also have to do with the much larger number of students joining these colleges.

The table below outlines the types of problems encountered by individuals during the enrolment process.

Table 7.2: Problems Encountered during Enrolment

Problems Encountered	**Number**
Department related issues Aadhar Seeding OTP Server Bonafide Certificate	 417 (20.0) 615 (29.5) 159 (14.3) 336 (16.1)
Bank related issues Opening bank account Joint bank account	 298 (14.3) 259 (14.3)
Others (No technical support and lack of technical knowledge)	003 (0.1)
Total	2087 (100.0)

Source: Field Survey, 2023 - 2024

Note: Figures in parentheses denote percentages to total

Receiving OTP and Aadhar seeding for the enrolment were cited as the most frequent problem faced by beneficiaries in the enrolment. Policy initiatives may therefore be taken to resolve this.

FGDs also revealed that beneficiaries of the scheme reported significant difficulties with the centralized access system of the portal. Many found it challenging to navigate and track the status of their applications through the portal. The system's complexity led to increased reliance on college administration for assistance with application queries and status updates. This dependency on administrative support was compounded by the portal's lack of functionality for addressing grievances or issues directly. Consequently, beneficiaries had limited options for resolving their problems independently through the portal, which further highlights the need for a more user-friendly and responsive system.

Issues and Challenges

Most applications were approved, with very few pending or rejected. The first phase saw challenges including obtaining Bonafide certificates, Aadhaar linking, bank account opening, signal issues, server problems, and OTP issues, mainly due to beneficiaries' lack of knowledge about the online process. Problems also arose from obtaining required documents from schools, and difficulties in opening bank accounts in nationalized banks due to minimum balance requirements.

In the next phase, with trained college nodal officers handling registration, many issues were resolved. Students no longer needed to visit schools for documents, as the school education department conducted verification after EMIS numbers were entered by college nodal officers. Relaxations were made for bank accounts, allowing beneficiaries to use any bank. However, issues persisted at three levels: registration, school verification, and bank correspondence.

- **Registration**: Server problems and data entry errors continued in many colleges, including spelling mistakes, incorrect data, and other inaccuracies.
- **School Verification**: Delays occurred due to issues such as incorrect school details and EMIS mismatches. School-level approval from Headmasters or Head Mistresses was often delayed due to these errors.
- **Bank Correspondence**: Aadhaar seeding issues were significant, including incorrect data and improper documents. Problems with multiple bank accounts and Aadhaar delinking also caused delays. Aadhaar seeding was crucial, and discrepancies often led to amounts not being credited.

Grievance Mechanisms

Complaints were received via phone, WhatsApp, letters, or email from college nodal officers. Solutions were sought by writing appeal letters to the state office, discussing pending issues in monitoring committee meetings, and

addressing school-level issues with the School Education Department. Complaints about Aadhaar seeding and amount transfer were managed through phone calls, emails, or district-level camps. Individual beneficiaries sometimes sent complaints directly to the District Collector, who forwarded them to district nodal officers for action. A grievance notebook was maintained to track and resolve complaints.

Key Suggestions

- **Schools**
  - Increase awareness about the scheme at the school level, including required documents and responsibilities.
  - Place notice boards about the scheme in government schools and public places.
  - Conduct awareness programs for teachers, students, and parents when students enter 9th standard.
- **Colleges**
  - Provide periodic training to nodal officers on data management to prevent errors.
  - Avoid frequent changes in nodal officers and inform the district nodal office of any changes.
  - Appoint technically qualified non-teaching staff to handle PPS responsibilities and display contact details of nodal officers on notice boards.
  - Recognize and motivate best-performing nodal officers and colleges.
- **State (PPS Portal)**
  - Keep the registration portal open throughout to accommodate varying admission times.
  - Incorporate an online appeal mechanism into the portal to address complaints promptly.

- Enable UDISE code options to reduce delays in school approvals and add features like academic verification, appeal options, and reset options.
- Implement on-the-spot registration with informed document collection and allow re-joining students to access benefits.
- Address incorrect data entry with clear error indicators and streamline Aadhaar seeding.
- Include report generation options and college-wise statistics, ensure server reliability, and provide fixed settlement dates.

➢ **Banks**

- Facilitate single bank accounts in nationalized banks and appoint trained staff for PPS.
- Simplify Aadhaar seeding processes and resolve issues with the NPCI.
- Consider separate banking arrangements for each college and address arrear payments.
- Integrate EMIS with bank details to reduce delays and encourage the use of postal accounts.
- Develop a centralized mobile application for welfare schemes
- Conduct regular meetings with nodal officers, software developers, and bankers to address issues and assess implementation effectiveness.

Challenges in Accessing Financial Assistance

Irregular Disbursement

While the majority of beneficiaries receive financial assistance regularly through their bank accounts, a significant number still experience irregular disbursement. Issues include not receiving assistance from the month of registration, delays extending beyond six months, and interruptions in disbursement lasting between two to three months. Despite frequently registering appeals with the Nodal Officer, who is the primary person responsible for addressing these issues, the problem remains unresolved.

Within institutions, aside from the Nodal Officers, there are no other mechanisms for lodging complaints or following up on unresolved issues.

Inconsistent Payment Dates

In cases where pending arrears are eventually disbursed, most beneficiaries have reported that the arrears are credited to their accounts automatically in subsequent months without requiring them to file formal grievances. However, the date of assistance crediting varies unpredictably each month, occurring on dates such as the 15th, 25th, or 30th. This variability complicates beneficiaries' ability to plan their educational expenditures, which often have specific due dates. Consequently, some reported trouble to meet deadlines for fees such as examination fees, hostel fees, and costs associated with additional courses like typewriting and computer classes.

Break in Receipt of Monthly Scheme Amount

After enrolment, the next stage is to ensure that eligible students receive the monthly amount without delay or a break. As the figure 5 below shows, while 82% have been receiving the monthly cash transfer without a break, 18% report to have experienced a break (Figure below).

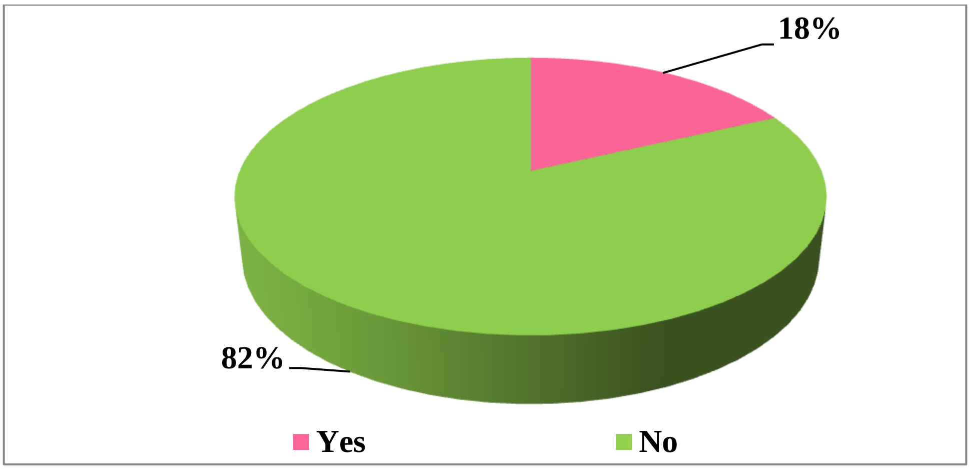

Figure 5: Break in Receipt of Monthly Scheme Amount

This table below examines the various incidents encountered by beneficiaries in the process of receiving the monthly scheme amount provided through the Pudhumai Penn Scheme.

Table 7.3: Issues Faced in Receipt of Cash Assistance

Incidences	Numbers
No Response from the Nodal Officer	36
Problem with bank account	829
Difference in phone number linked with bank account	494
Total	930

Source: Field Survey, 2023 - 2024

About 16.27 per cent of the beneficiaries (829 out of 5095) reported ‘problem with bank account’ followed by difference in phone number linked with the bank account. Special camps at the college level are needed to set right the problem of bank account.

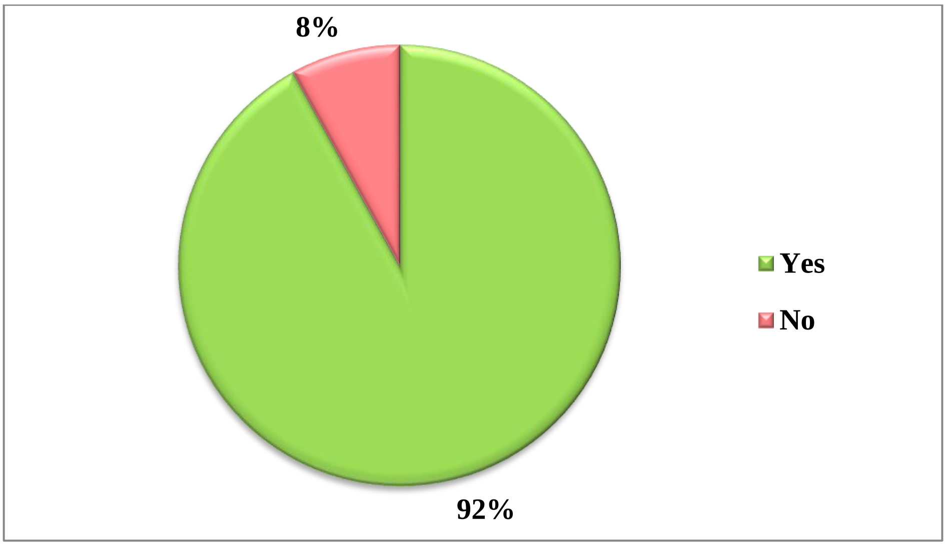

Figure 6: Responses about Receiving of Arrears

About 92 per cent of the beneficiaries reported receiving the pending scheme amount.

For some of the beneficiaries, the problems have been sorted out but the fund is yet to be released.

Most of beneficiaries had no problem in receiving the pending amount of the Pudhumai Penn scheme. In case, if arises, the problem was solved within a month.

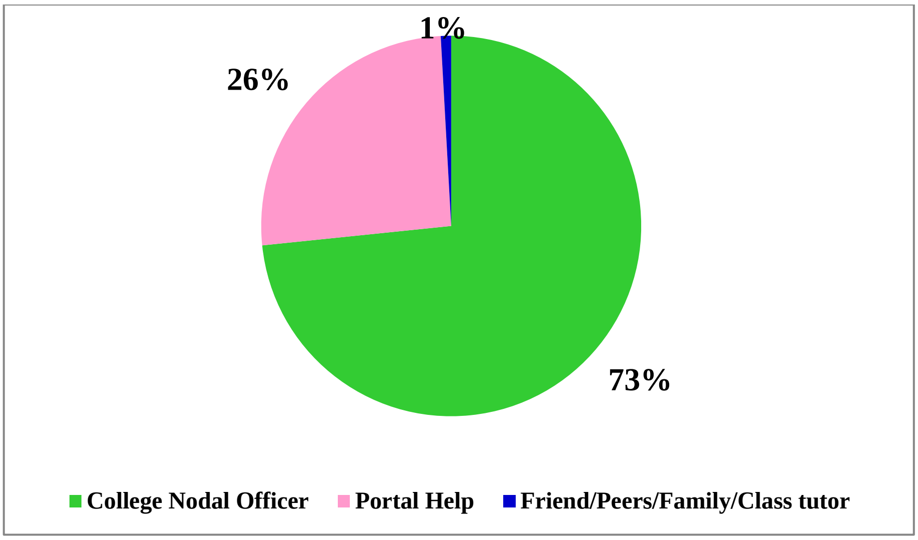

Figure 7: Arrear payment resolvement

Among all sources through which the problem solved, the college nodal officers were the major source for sorting out the problems in receiving the arrear amount.

Information on beneficiaries' bank account

This section investigates whether beneficiaries had a bank account before enrolling in the Pudhumai Penn Scheme. The information on beneficiaries' bank accounts is closely linked to financial inclusion. Having a bank account allows beneficiaries to securely receive payments, save money, and access other financial services.

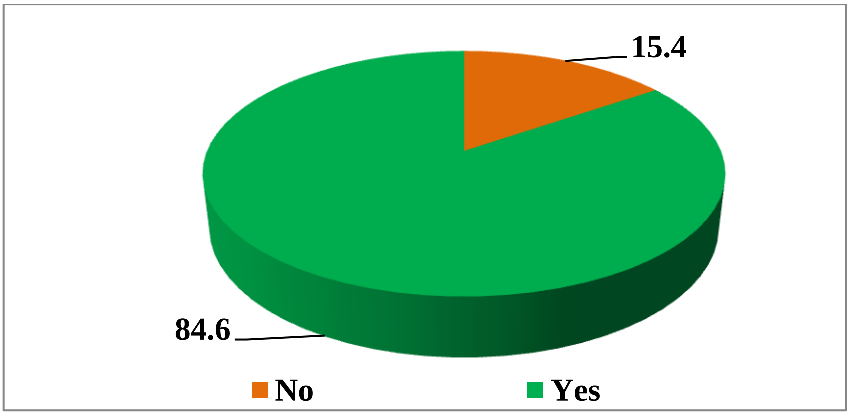

Figure 8: Information on Beneficiaries Bank Account

- About 84.6 per cent of the beneficiaries had bank account before they were enrolled into the scheme. Most beneficiaries participating in the

focus group discussion responded that opening of the bank account at the school level was very convenient to avail the scheme benefit. Close to 15 per cent of the beneficiaries have benefited from the scheme in terms of financial inclusion and augmentation of financial literacy as well.

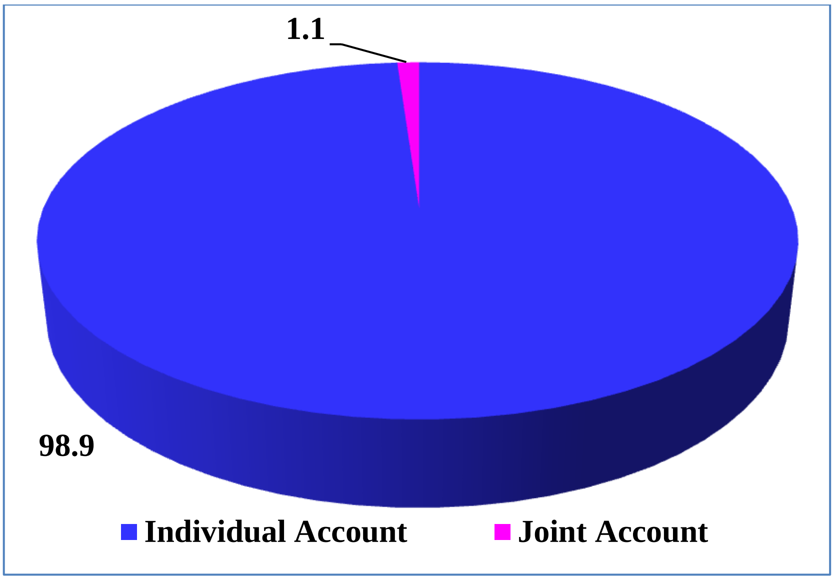

Figure 9: Type of Bank Account

- About 98.9 per cent of the beneficiaries had individual bank account and only 1.1 per cent had joint bank account. The process of scheme benefit would be very convenient and the issues in receiving the amount will be reduced when the bank account is individual.

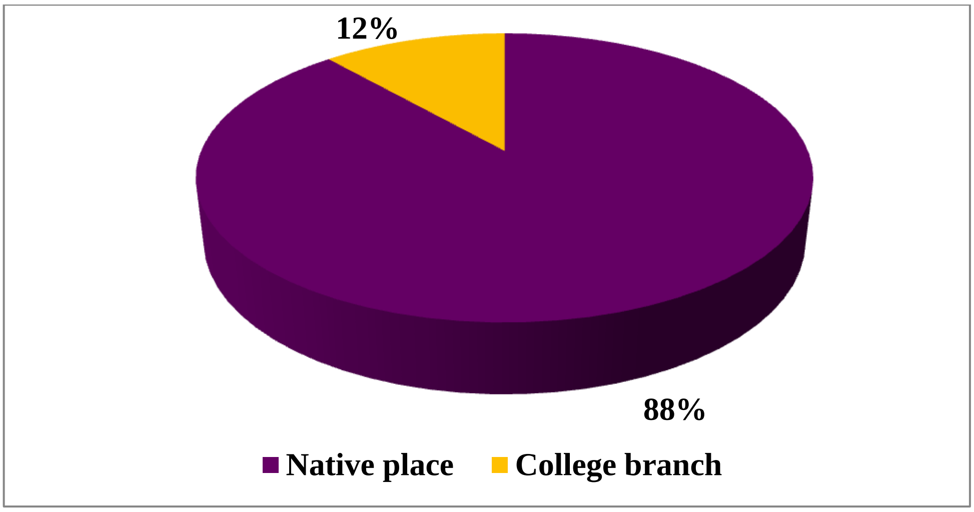

Figure 10: Location of Bank

- About 88 per cent of the beneficiaries had bank account in the native place while only 12 per cent had bank account in the college branch. Though the beneficiaries are enrolled in higher education outside of their native place, they continue to use the bank account opened in their native place. In the focus group discussions, the beneficiaries reported that if the bank account is at the college branch, some of the challenges they faced could have been resolved better.

ATM Card for Bank Account among the Beneficiaries across Type of Institution.

- The following table provides details on the ATM card for the beneficiaries for their bank account with the type of institution they have enrolled for their higher education.

Table 7.4: Possession of ATM Card across type of Institution

Type of Institution	Normal ATM Card	PPS ATM Card	No ATM Card	Total
Government	1918 (84.75)	213 (09.4)	132 (5.83)	2263
Government Aided	902 (82.83)	123 (11.3)	64 (5.88)	1089
Self-Financing	984 (90.28)	97 (8.9)	9 (0.83)	1090
Deemed University	119 (88.15)	11 (8.15)	5 (3.70)	135
Others	498(96.14)	12 (2.32)	8 (1.54)	518
Total	4421(86.77)	456 (8.95)	218(4.28)	5095

Source: Field Survey, 2023-2024

Overall, less than 5 per cent did not have ATM cards. While the possession of individual accounts and having ATM cards are good signs of financial inclusion, efforts may be undertaken to ensure 100 per cent access to individual accounts and ATM cards. It is also clear that PPS has improved financial inclusion through these mechanisms.

Bank Accounts by Area of Institution

The following table brings out the details of the Bank Account for the beneficiaries across their area of the institution.

Table 7.5: Possession of ATM Card across Area

Area of the institution	Normal Savings ATM Card	PPS ATM Card	No ATM Card	Total
Rural	2858 (89.03)	151 (4.70)	201(6.26)	3210(100)
Urban	1563 (82.92)	305 (16.18)	17 (0.90)	1885(100)
Total	4421	456	218	5095

Source: Field Survey, 2023-2024

Note: Figures in paratheses denote per cent to row total

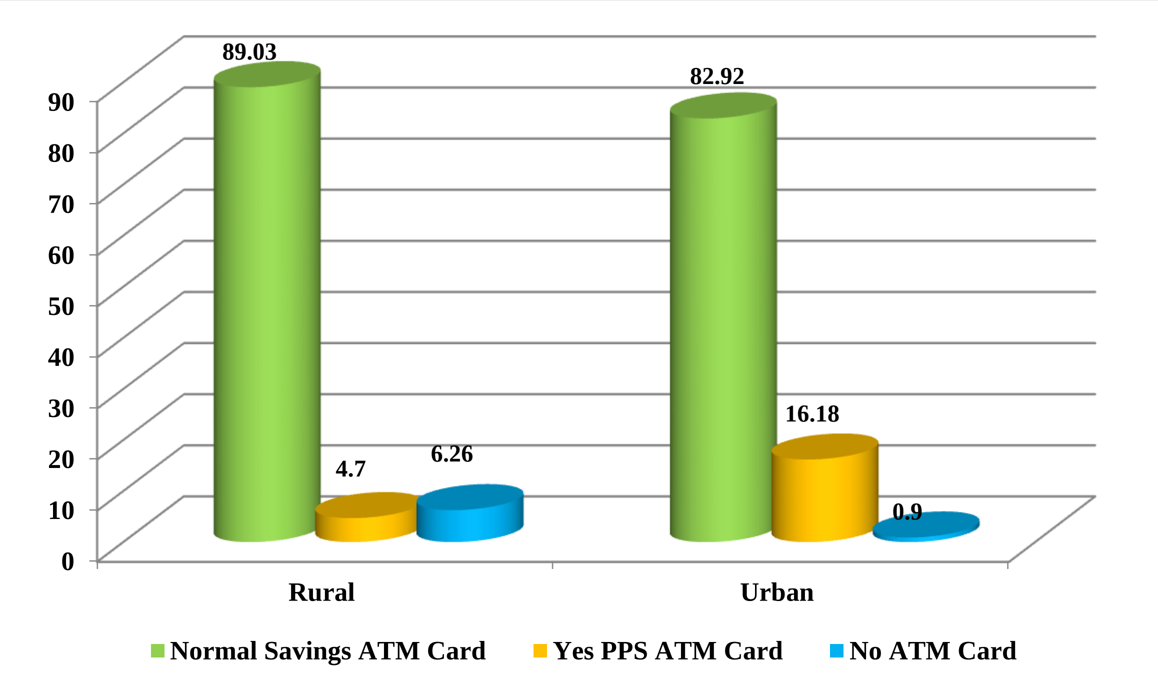

Figure 11: Details on ATM Card for Bank Account

As the table 7.5 indicates most of the beneficiaries in rural area as well as in urban area had normal ATM card.

Promptness in cash disbursal

This section focuses on the time frame within which beneficiaries receive the incentive amount sanctioned through the Pudhumai Penn Scheme.

Table 7.6 : Duration of Receiving Incentive Amount

Duration of receiving incentive amount	**Number**
On or before 10th every month	2902 (57.0)
Randomly credited within month	1113 (21.8)
Credited in same month	206 (04.0)
Highly irregular	295 (05.8)
I am not aware	495 (09.7)
Total	5095 (100.0)

Source: Field Survey, 2023-2024

Note: Figures in parentheses denote per cent to total

About 57 per cent of the beneficiaries received the scheme benefit on or before 10th of every month. Another 25.8 per cent of the beneficiaries received the benefit within the month they are supposed to get. Only 9.7 per cent of the beneficiaries report to be not aware about credit of the scheme amount in their account. In the course of FGDs, differences in regularity were also discerned across different banks. The survey data also validates this.

Table 7.7: Duration of Amount Credited across Banks

Name of the Bank	On or before 10th every month	Randomly Credited within a month	Credited in same month	Highly irregular	I am not aware	waiting for the amount	Total
State Bank of India	954 (60.8)	297 (18.9)	61 (3.9)	82 (5.2)	153 (9.9)	22 (1.4)	1569 (100.0)
Bank of India	494 (54.6)	183 (20.2)	34 (3.8)	67 (7.4)	108 (11.9)	18 (2.0)	904 (100.0)
Canara Bank	514 (56.4)	228 (25.0)	46 (5.0)	41 (4.5)	76 (8.3)	7 (0.8)	912 (100.0)
India Post payment bank	373 (52.2)	200 (28.0)	28 (3.9)	44 (6.2)	67 (9.4)	3 (0.4)	715 (100.0)
Punjab National Bank	2 (66.7)	0 (0.0)	0 (0.0)	1 (33.3)	0 (0.0)	0 (0.0)	3 (100.0)
Karur Vysya bank	141 (62.9)	32 (14.3)	11 (4.9)	14 (6.3)	17 (7.6)	9 (4.0)	224 (100.0)
Axis bank	91 (64.5)	23 (16.3)	3 (2.1)	8 (5.7)	11 (7.8)	5 (3.5)	141 (100.0)
Union bank	210 (54.4)	84 (21.8)	14 (3.6)	33 (8.5)	33 (8.5)	12 (3.1)	386 (100.0)
Tamil Nadu Mercantile bank	7 (100.)	0 (0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	7(100.0)
Others	116 (49.6)	66 (28.2)	9 (3.8)	5 (2.1)	30 (12.8)	8 (3.4)	234 (100.0)
Total	2902 (57.0)	1113 (21.8)	206 (4.0)	295 (5.8)	495 (9.7)	84 (1.6)	5095 (100.0)

Source: Field Survey, 2023-2024

Table 7.8: Duration of Amount Credited across Rural and Urban Areas

Area of Residence	On or before 10th of every month	Randomly Credited within a month	Credited in same month	Highly irregular	I am not aware	Waiting for the amount	Total
Rural	1201 (57.7)	432 (20.7)	87 (4.2)	109 (5.2)	211 (10.1)	42 (2.0)	2082
Urban	1700 (56.5)	680 (22.6)	118 (3.9)	185 (6.2)	283 (9.4)	42 (1.4)	3008
Total	2901 (57.1)	1112 (21.8)	205 (4.0)	294 (5.8)	494 (9.7)	84 (1.7)	5090

Source: Field Survey, 2023-2024

The banks such as State Bank of India, Punjab National Bank, KarurVysya Bank, Axis Bank and Tamil Nadu Mercantile Bank were the better performers in reaching the scheme benefit to the beneficiaries. Highest percentage of beneficiaries in the Punjab National Bank and Union Bank had reported for the irregularity in the credit of scheme amount. In both rural and urban areas, more than 50 per cent of the beneficiaries received their benefit on or before 10th of every month.

The next section focuses on how beneficiaries handle their Pudhumai Penn or ATM debit cards. The extent to which they operate it by themselves or rely on their family members for its use can indicate the extent to which the beneficiaries can exercise autonomy over the use to which the cash transfer can be out to.

Handling of Pudhumai Penn Debit Card across Area of the Institution

The following table brings out the details about the handling of Pudhumai Penn Debit Card of the beneficiaries across rural and urban areas of Tamil Nadu.

Table 7.9: Control over Debit Card

Area of the institution	Handling by Self	Handling by Parents/ Guardian	Total
Rural	913 (43.9)	1174 (56.1)	2087
Urban	1601 (53.2)	1407 (46.8)	3008
Total	2514 (49.4)	2581 (50.6)	5095

Source: Field Survey, 2023-2024

Nearly 50 per cent of the beneficiaries handled their Pudhumai Penn Scheme card by themselves as well. In rural areas, the share is lesser (about 44% as opposed to 53.2% in urban areas). Overall, more than 50 per cent of the beneficiaries have reported that their parents handled the debit card suggesting that the girl students may not have complete autonomy over use of this scheme.

In the Focus Group Discussion however, the beneficiaries pointed out that though majority of the parents handled the Pudhumai Penn Scheme ATM card of the beneficiaries, the beneficiaries were able to get money for the purpose they want to spend with confidence.

8

Utilization of Funds

Utilization Pattern of Pudhumai Penn Scheme

This section delves into how beneficiaries allocate and utilize the funds received through the Pudhumai Penn Scheme. Understanding the utilization patterns of the scheme amount provides insights into the importance of the scheme for the beneficiaries.

Financial Behaviour and Utilization by Beneficiaries

Card Management and Withdrawal Methods

As stated in the previous chapter, more than half of the beneficiaries keep their ATM cards under their parents' control, while the rest manage their cards themselves. Beneficiaries employ various methods to withdraw the scheme funds, including Unified Payment Interface through mobile platforms, ATMs, online banking, withdrawal slips and post offices.

Withdrawal Frequency

The majority of beneficiaries withdraw monthly to meet expenses. Some withdraw every three months, while a few save their assistance funds for higher education, aligning with the scheme's purpose.

Utilization of Funds

Beneficiaries use their assistance funds for multiple purposes, including educational, personal, and family support.

- **Educational Needs**
  - **Fee Payments**: Funds are used to cover fees for semester tuition, examinations, hostel mess, bus fares (both private and aided institutions), laundry, industrial visits, educational tours, and workshop/seminar registration fees.

- **Educational Materials**: Beneficiaries spend on textbooks, stationery, photocopying study materials, and printing and binding project reports.
- **Additional Courses**: Payments are made for online certificate courses through Swayam-NPTEL, TNPSC examination coaching, and additional skill classes such as typewriting, English language and computer courses.
- **Technology Purchases**: Funds are occasionally used to purchase mobile phones and computers for educational purposes.
- **Daily Expenses**: The money also covers bus fare, fuel for two-wheelers, and room rent for shared accommodations while staying outside the college campus.

➢ **Personal Needs**

- **Clothing and Supplies**: Expenditures include dress materials, college bags, mobile recharges, and snacks from college canteens and shops.
- **Self-Care**: Funds are used for emergency health treatments, purchasing medicines, food, and sanitary napkins.
- **Gifts and Social Expenses**: Occasionally, beneficiaries spend money on gifts for friends and treats for social gatherings.

➢ **Family Support**

- **Household Expenses**: Assistance is used to cover household expenses, including groceries, vegetables, electricity bills, mobile recharges, and medicines for parents.
- **Debt Repayment**: Funds are used to repay loans taken by mothers from self-help groups (SHGs) and chits.
- **Support for Fathers**: Financial support is provided for emergency expenses, such as fuel for vehicles and pesticides for agricultural land.

All beneficiaries reported that they possess financial autonomy and are capable of making independent decisions regarding their spending and controlling their assistance funds, even if their ATM cards are held by their parents.

Case study: A Student Beneficiary from Tiruvallur District:

"Coming from an economically disadvantaged background, my family had only one Android mobile phone at home. Both my brother and I had to share this single device to attend our online classes during the COVID-19 lockdown. As a result, I often missed my classes. I had been hoping to acquire another mobile phone exclusively for my educational needs. Thanks to the Pudhumai Penn Scheme, I was able to achieve this goal. With the assistance provided by the scheme, I saved up over the past year and purchased a new mobile phone for myself. This new device allows me to access information shared in our college's WhatsApp group immediately, without having to depend on anyone else. I am thrilled and immensely grateful for this opportunity. The new phone is significantly aiding my educational advancement. My sincere thanks to the Government for this support."

The following table 8.1 provides details on the usage of the funds disbursed under the scheme.

Table 8.1: Utilization Pattern of Pudhumai Penn Scheme across Community

Community	For meeting College Expenses	For meeting Add on courses Expenses	For meeting transport Expenses	For meeting food Expenses	For meeting debt repayment Expenses	For meeting Medical Expenses	Saving for marriage Expenses	For meeting Higher education expenses	For meeting parents Expenses	Mobile recharge	Used by siblings
General	40 (61.50)	23 (35.40)	19 (29.20)	18 (27.70)	26 (40.00)	5 (7.70)	5 (7.70)	42 (64.60)	33 (50.70)	24 (37.00)	6 (9.20)
BC	1029 (61.00)	608 (36.10)	518 (30.70)	429 (25.40)	606 (36.00)	274 (16.20)	376 (22.40)	1011 (60.00)	804 (47.70)	488 (29.00)	230 (13.70)
MBC	1117 (65.00)	534 (31.10)	502 (29.20)	569 (33.10)	656 (38.10)	342 (19.90)	439 (25.50)	1035 (60.30)	829 (48.30)	417 (24.30)	321 (18.60)
SC/ST	981 (60.70)	569 (35.20)	504 (31.20)	474 (29.40)	494 (30.50)	292 (18.10)	405 (25.10)	865 (53.50)	621 (38.40)	379 (23.40)	349 (21.60)
DNC	3 (27.30)	8 (72.80)	1 (9.10)	0 (0)	0 (0)	0 (0)	3 (27.30)	1 (9.10)	1 (9.10)	2 (18.20)	3 (27.30)
Total	3170 (62.30)	1742 (34.20)	1544 (30.30)	1490 (29.20)	1782 (34.90)	913 (17.90)	1228 (24.10)	2954 (58.00)	2288 (44.90)	1310 (25.70)	909 (17.80)

Source: Field Survey, 2023-2024

Note: Figures in parenthesis denote per cent

More than 60 per cent of the beneficiaries used the scheme amount for meeting college expenses. It was followed by 58 per cent saved for meeting expenses for pursuing post-graduation or additional courses in future. This indicates that the scheme is likely to encourage girl students to increase the number of years they invest in tertiary education. 34% of the sample respondents also report to use the money to enrol in additional courses that may be beneficial for them in the labour market such as in English language classes, computer courses, typewriting, etc. Interestingly, close to 25% report to save the money for their wedding expenses. A substantial proportion of them (close to 45%) also report to spend the amount to meet the expenses of their parents. It shows that the Pudhumai Penn Scheme supported the students not only for meeting the educational expenses but also helped to meet the necessary household expenses especially those facing financial constraints.

Table 8.2: Utilization Pattern of Pudhumai Penn Scheme Area of Residence Wise

Area of residence	For meeting College Expenses	For meeting Add on courses Expenses	For meeting transport Expenses	For meeting food Expenses	For meeting debt repayment Expenses	For meeting Medical expanses Expenses	Saving for marriage Expenses	Saved for meeting Higher education expenses	Used by parents	Mobile recharge	Used by siblings
Rural	1982 (61.80)	1005 (31.30)	1024 (31.90)	1048 (32.60)	1222 (38.10)	577 (18.00)	734 (22.90)	2022 (63.00)	1480 (46.20)	852 (26.50)	684 (21.30)
Urban	1188 (63.10)	737 (39.10)	520 (27.60)	442 (23.40)	560 (29.70)	336 (17.90)	494 (26.20)	932 (49.40)	808 (42.90)	458 (24.30)	225 (12.00)
Total	3170 (62.30)	1742 (34.20)	1544 (30.30)	1490 (29.20)	1782 (34.90)	913 (17.90)	1228 (24.10)	2954 (58.00)	2288 (44.90)	1310 (25.70)	909 (17.80)

Source: Field Survey, 2023-2024

Beneficiaries from both rural and urban areas have used the cash assistance for meeting the educational expenses and saved money for higher education.

Perception and Aspiration of Beneficiaries about the Scheme

This section delves into the perception and aspirations of beneficiaries regarding the benefits provided by the Pudhumai Penn Scheme. Understanding beneficiaries' perceptions and aspirations provides valuable insights into the scheme's overall impact and informs strategies to enhance its effectiveness in empowering eligible individuals to pursue higher education and achieve their goals.

Enabling Women's Empowerment

All the beneficiaries stated that the Pudhumai Penn Scheme has empowered and enabled them in numerous ways.

Independent Decision-Making

The scheme has empowered girls to make decisions independently about pursuing higher education. It has also enabled them to persuade their parents to support their educational goals, thereby fostering a sense of autonomy and agency.

Increased Enrolment

Thanks to the scheme, there has been a noticeable increase in the enrolment of girls in higher education institutions. This reflects a broader acceptance and encouragement of women pursuing higher studies.

Skill Development

The scheme has actively encouraged girls to acquire and enhance additional skills. These include typewriting, computer skills, English language and shorthand training, which are valuable for their personal and professional growth.

Aspiration for Higher Education

The scheme has inspired beneficiaries to aim higher in their educational pursuits, including the ambition to pursue postgraduate studies. This

ambition reflects the scheme's success in instilling a long-term vision for academic and career advancement.

Financial Support for Higher Education

By providing financial assistance, the scheme has alleviated the financial burden on parents concerning their daughters' higher education expenses. This includes support for tuition fees, transportation costs, and educational materials, thereby making higher education more accessible.

Saving Habits

Beneficiaries have developed prudent saving habits as a result of the scheme. These habits are particularly geared towards preparing for future educational needs, and ensuring that they can manage their finances effectively.

Case study: A Student Beneficiary – Greater Chennai

"As a student benefiting from the scheme in Greater Chennai, I am committed to saving the assistance amount provided to me without spending it on anything. When I first joined this institution, my primary goal was to pursue only the Diploma Course. However, receiving this financial support has significantly motivated me to aim higher. Now, I am determined to continue my studies beyond the Diploma level and pursue a Bachelor of Engineering (B.E.) after completing my current course. I am confident that in three years, I will discuss this plan with my parents and use the savings from the assistance amount to support my B.E. studies. This financial aid has instilled a strong sense of confidence in my academic future and aspirations".

Case study of a student from Vellore

"My parents are hardworking shoe manufacturers in Vellore town, and I come from a modest working-class home. Despite the fact that my parents work really hard to support the family, their unwavering hope is that their daughter will one day choose her own path. I showed intense interest and a love of learning from a young age. My parents had a dream for me that went

beyond the factory floors where they worked all their lives, even though they were poor. They wanted me to go to school, have options, and create a better future for myself than they had. Food security, access to healthcare, and educational opportunities were guaranteed by the government programmes in Tamil Nadu that were created to assist families from disadvantaged backgrounds. These programs were very important to me in my educational endeavours. I was able to enrol at a college in Vellore with the help of these schemes, which was a big change from the life my parents had known. My future could have gone in a different, more limited direction if I hadn't received this support. It is possible that I might have ended up working in the shoe factories with my parents, supporting the family financially but giving up on my own goals. On the other hand, an early marriage threatened to be another possibility. These programs transform destinies and create pathways to new perspectives; they are more than just financial aid".

Case study: Beneficiary from Erode District

"I am a college student from Erode. With the assistance provided through the scheme and additional financial support from my mother, I was able to make a significant investment in my academic and professional future. As a Computer Science student, having access to a reliable laptop is not just a luxury—it is a necessity. The nature of my coursework and future career demands that I have up-to-date technology to complete programming assignments, and participate in online learning activities. Without a laptop, many of these essential tasks would be challenging, if not impossible. Thanks to the savings accumulated from the assistance amount and the additional financial contribution from my mother, I was able to purchase a new laptop. I am deeply grateful for the support provided by the scheme. The financial assistance has made a tangible difference in my academic journey, enabling me to invest in tools that are vital for my success. This support has not only facilitated my current studies but also paved the way for my future aspirations in the tech industry".

Table 8.3: Perceptions of Women Beneficiaries

Perception	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Scheme motivated for enrollment in Higher Education	255 (5.0)	1449 (28.4)	244 (4.8)	1431 (28.1)	1716 (33.7)
May not be enrolled if the Scheme Benefit is not Received	294 (5.8)	543 (10.7)	854 (16.7)	1478 (29)	1926 (37.8)
Supplementary to meet the Educational Expenses	270 (5.3)	626 (12.3)	1174 (23.0)	1489 (29.2)	1536 (30.2)
Wage Earner	718 (14.8)	984 (20.3)	1018 (21.0)	1144 (23.6)	974 (20.1)
Care Taker of Household Work	784 (15.4)	896 (17.6)	1033 (20.3)	1227 (24.0)	1155 (22.7)
Married	1059 (20.8)	1106 (21.7)	1003 (19.7)	1093 (21.5)	834 (16.4)
Enables Better Employment	592 (11.6)	1142 (22.4)	669 (13.1)	1522 (29.9)	1170 (23.0)
Enables me to earn High Income	592 (11.6)	1142 (22.4)	669 (13.1)	1522 (29.9)	1170 (23.0)
Enables me to spend more on Household Expenditure	342 (6.7)	842 (16.5)	1274 (25.0)	1070 (21.0)	1567 (30.8)
Enables me to save more	342 (6.7)	817 (16.0)	1322 (25.9)	1070 (21.0)	1544 (30.3)
Enables me to increase in Investment	667 (13.1)	580 (11.4)	1432 (28.1)	1162 (22.8)	1254 (24.6)

Source: Field Survey, 2023-2024

As the above table 8.3 indicates, the scheme motivated the beneficiaries to enrol in higher education. In the absence of the scheme, a large share of respondents felt that they would have been married off or taken up household care work or wage work. This perception maybe exaggerated in the context in which the evaluation was being undertaken, but FGDs do indicate that it has played a significant role in girls from vulnerable households’ transition into higher education. Moreover, by allowing them to choose and study additional courses, the scheme enables access to better employment opportunities and hence higher income potential. Thus, the scheme serves as a catalyst for personal growth and socio-economic advancement among its recipients.

9

Suggestions for Improving the Scheme

Strategies to Address the Gaps and Improve the Scheme

Early Awareness and School-Level Promotion

Currently, most girls learn about the Pudhumai Penn Scheme only after they have enrolled in colleges. To address this gap, awareness programs should be initiated at the school level. This approach will help motivate all girls to register for the scheme early, thus facilitating their pursuit of higher education.

Parental Sensitization

It is crucial to educate parents about the Pudhumai Penn Scheme, the First-Generation Higher Education Scholarship, and the 7.5% reservation policy for government school students. This should be done during regular parent-teacher meetings conducted by schools. Sensitizing parents will help prevent the transfer of their children from government to private schools' mid-year, ensuring continuity in their education.

Government Initiatives for Wider Promotion

The government should undertake broader initiatives to promote the Pudhumai Penn Scheme. This includes educating the public, institutions, and relevant departments about the scheme. Information should be disseminated through various channels such as posters, banners, wall hoardings, and digital advertisements in high-traffic areas like bus stands, railway stations, banks, markets, parks, temples, and streets. Such measures will increase public awareness and encourage parents to consider sending their daughters to government schools for higher education.

Regular and Timely Disbursement

Stakeholders associated with the Pudhumai Penn Scheme should ensure that financial assistance is credited regularly on a specific date or week each month. Timely disbursement is crucial for supporting girls to meet their educational needs without facing financial uncertainty.

Development of a Redressal System

Beneficiaries currently rely heavily on college nodal officers or in-charge persons to address their grievances, and many are not well informed about their status. To improve this, a separate grievance redressal portal or mobile app should be developed. This system would allow beneficiaries to submit their complaints independently using their Pudhumai Penn Scheme ID number or University Management and Information System (UMIS) number, decentralizing and streamlining the process.

Banking Process Improvements

Beneficiaries often face delays due to repetitive visits to banks for processes such as account opening, Aadhaar seeding, and updating KYC details. These delays disrupt their classes and create additional stress. To address this, banks should be educated about the Pudhumai Penn Scheme. Special counters for government scheme beneficiaries could be established, or bank representatives could be deputed to colleges to facilitate these processes on-site.

Grassroots Level Engagement

To enhance the reach of the Pudhumai Penn Scheme, local bodies should actively engage in promoting the scheme. This can be achieved by networking with School Management Committees (SMCs), Parent-Teacher Associations (PTAs), National Service Scheme (NSS) units, and civil society organizations.

Institutional Information Dissemination

Higher education institutions should allocate dedicated space on their websites for information about government educational schemes and

programs. This would provide easy and frequent access to relevant details, reducing reliance solely on government websites.

Display Boards and Contact Information

Educational institutions should set up display boards that provide information about educational schemes and programs. These boards should also include contact details for in-charge persons, making it easier for students to access information and get assistance.

Infrastructure Development

The government should ensure that high speed network infrastructure such as servers and computers, provision of high speed computer systems in government institutions. This will support efficient management of the Pudhumai Penn Scheme and other educational programs.

PPS Ambassadors

Beneficiaries should be encouraged to become Pudhumai Penn Scheme Ambassadors. By sharing their experiences in schools and communities, either individually or through collective efforts such as street theatre performances, they can help convey the benefits of the scheme and inspire others.

Performance Evaluation

Effective assessment and evaluation mechanisms should be developed to actively monitor the academic performance of beneficiaries. This will help in understanding the impact of the scheme on their educational outcomes.

Adjustment of Assistance Amount

The scheme's assistance amount should be periodically reviewed and adjusted to account for the cost of living. This will ensure that the financial support remains adequate and relevant to the beneficiaries' needs in the future.

Extension to Post-Graduate Education

The scheme can be extended to cover post-graduate education even when they avail the scheme for under-graduate education.

10

Non-beneficiary Survey

In this section, information from non-beneficiaries who did not enroll in higher educational institutions despite being eligible was collected. The list of non-beneficiaries, the address and the contact numbers were collected from the information given by the school teachers and the Head masters/mistress. As there was no organised registry of such students being maintained, information could be obtained only through word of mouth. 97 non-beneficiaries were identified from schools across various selected districts of Tamil Nadu. The information was collected directly as well as through mobile phone interview. As the area of residence may be a major factor in determining the enrolment of students in higher educational institutions, responses of non-beneficiaries were classified into those from rural and urban areas. The results pertaining to the awareness about the Pudhumai Penn scheme among non- beneficiaries are shown in figure. 12.

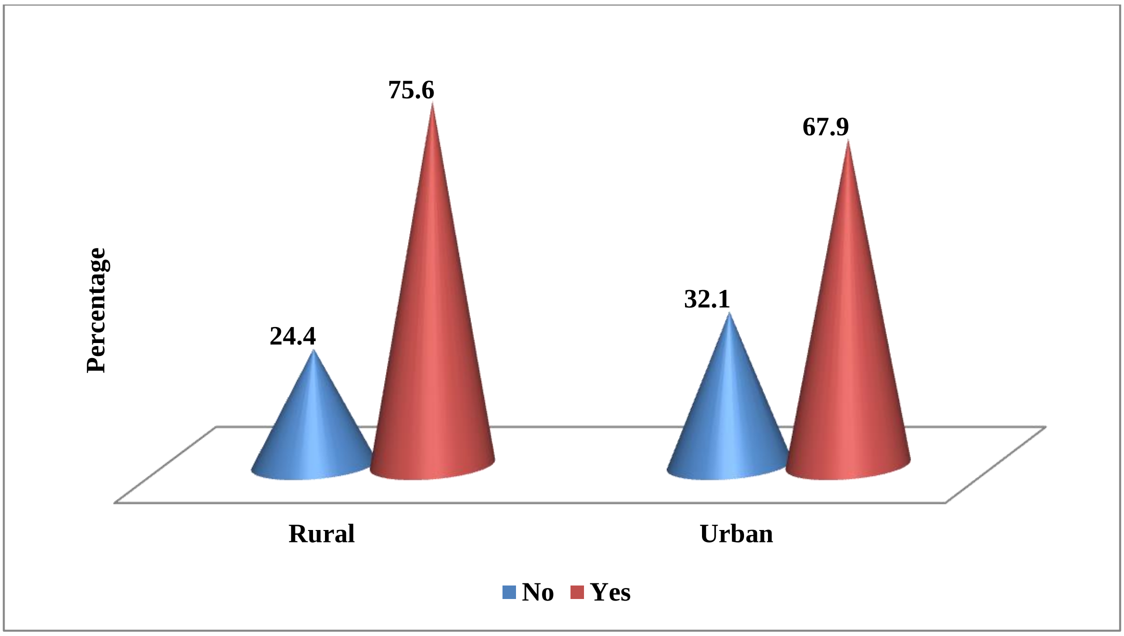

Figure 12: Awareness about the Pudhumai Penn Scheme

As the figure indicates, lack of awareness is one of the factors deterring girl children from enrolling in higher education. Overall, 28.9 per cent of the non-beneficiaries had no awareness, with this share being higher in urban areas.

Next, an attempt was made to understand other reasons for them not enrolling in higher education. The following table 10.1 provides a break-up of the reasons for not enrolling in higher education.

Table 10.1: Reasons for not continuing Education –Responses of Non-Beneficiaries (Number)

Area of reside -nce	Reasons							Total
	Due to Financial Constra -ints	Prepar -ing for Competi tive Exam	Due to Persona l Health Condi -tions	Colleges are too far from my residence	Not intereste d in Studies	Parents not willing	Planning to get married	
Rural	25 (61.0)	3 (7.3)	2 (4.9)	0 (0)	4 (9.8)	0 (0)	7 (17.1)	41 (100)
Urban	25 (44.6)	9 (16.1)	2 (3.6)	1 (1.8)	7 (12.5)	1 (1.8)	11 (19.6)	56 (100)
Total	50 (51.5)	12 (12.4)	4 (4.1)	1 (1.0)	11 (11.3)	1 (1.0)	18 (18.6)	97 (100)

Source: Field Survey, 2023-2024

Note: Figures in parentheses denote per cent to row total

Financial constraint was the major factor for not enrolling in higher education among non-beneficiaries. This suggests that the scheme may be insufficient to draw girl children from extremely vulnerable households into higher education. Interestingly, a higher share of rural students cited finances as a constraint. The possibility of additional expenditure that the household may have to incur due to the distant location of the college, possible hostel and food expenditure may be a factor. The second important factor was the decision of the household to marry them soon after finishing school. This indicates the persistence of regressive social norms among certain sections. In total, about 51.5 per cent of the non-beneficiaries cited financial constraint and 18.6% cited marriage. Another 11% cited non-interest in education.

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Perceptions of Nodal Officers

In all the selected districts, 72 nodal officers were interviewed to assess the institutional and resource support provided to them to facilitate the Scheme.

In total, about 66.7 per cent of the nodal officers acknowledged the support of the social welfare department for the Pudhumai Penn Scheme.

- With regard to support from banks, only about 60 per cent of the nodal officers agree that the bank officials had extended good support for the scheme.
- About 75 per cent of the college nodal officers agreed that the higher educational institutions were actively supporting the enrolment of students.
- 18.1 per cent of nodal officer respondents reported problems with Aadhaar seeding
- 22 per cent expressed issues with linking Aadhaar card with mobile phone number and another 18.1 per cent - portal server issues

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Major Findings

I. Socio-Economic Profile of the Sample Beneficiaries

- The Pudhumai Penn Scheme benefited socially marginalised sections like girls from most backward classes, backward classes and SC/ST communities more than students from other sections.

II. Beneficiaries of Pudhumai Penn Scheme across Rural and Urban Areas

- The Pudhumai Penn Scheme benefited the rural students more than the urban students in all the academic programme of higher education. Among the total beneficiaries of various programmes, the percentage of beneficiaries from rural areas was 63 per cent while it was 37 per cent from the urban areas.

III. Awareness about the Pudhumai Penn Scheme

- About 90 per cent of beneficiaries had gained awareness about the scheme through the college nodal officer. Family members and social media were other important sources. The awareness at the school level was the least which was about 29.64 per cent. Therefore, the awareness through the school level must be enhanced and encouraged.

IV. Factors Encouraged to Continue in the Higher Education

- A significant share of beneficiaries responded to continue their higher education because of the scheme in all the selected districts. Therefore it is necessary to continue the scheme to avoid drop outs and empower girl children.

V. Beneficiaries with single/no parents Across Community

- About 2.9 Per cent of girl beneficiaries are from single parent/no parent households. This scheme has empowered them to a great extent. The

fact that they are also socially marginalised indicates that the scheme has benefitted the most vulnerable sections.

VI. Occupation of the Beneficiaries Parents across Various Programmes

- One third of the households are taking livelihoods in agriculture

VII. Gap in Enrolment into Higher Education among the Respondents

- About 16 per cent of the beneficiaries reported that a time gap in their enrolment in higher education after their completion of 12th standard.
- Around 3 per cent of the beneficiaries had rejoined in higher education due to the availability of Pudhumai Penn Scheme benefit.

VIII. Sources and Issues in the Enrolment of the Scheme

- About 85 per cent of beneficiaries enrolled in the scheme through college nodal officers. Enrolment in the scheme by the beneficiaries through school was less. Therefore, initiatives may be taken to help in the enrolment of the scheme at school level.

IX. Type of Problems Encountered at the Time of Enrolment

- Only a low per cent of beneficiaries had issues in the enrolment of scheme. Among various types of institutions, in government aided and self-financing colleges, the issues in the enrolment of the scheme were lower as the number of beneficiaries was the least. A notable percentage of the beneficiaries had issues in the enrolment of scheme in government institutions and deemed universities.
- Receiving of OTP and Aadhaar seeding during enrolment were the important problems faced by beneficiaries in the enrolment process. Therefore, policy initiative could be taken up for correcting the OTP and Aadhaar seeding problem in the enrolment of the scheme.

X. Break in Receipt of Monthly Scheme Amount

- About 82 per cent of the beneficiaries did not report the break in the receipt of scheme amount while only 18 per cent of the beneficiaries had reported break in receipt of monthly scheme amount.

XI. Information on beneficiaries' bank account

- About 84.6 per cent of the beneficiary had bank account before enrolled into the scheme. Most of the beneficiaries in the focus group discussion responded that opening of the bank account at the school level was very convenient to avail the scheme benefit. Therefore, at the school level, opening up of bank account may be encouraged.
- About 98.9 per cent of the beneficiaries in all the programmes had individual bank account and only 1.1 percent had joint bank account. The process of scheme benefit would be very convenient and the issues in receiving the amount will be reduced when the bank account is individual.
- Quite a few of beneficiaries had account in the native place and this was higher than the percentage of enrolment into the higher education in the native place.
- In the focus group discussion, the beneficiaries reported that if the bank account is at the college branch, the process of scheme benefit would be very easy and the problems and issues could be solved. Hence, initiative may be taken to shift the bank account from the native place to college branch account.

XII. Duration of Receiving Incentive and handling of Scheme ATM card

- In all the programmes, 57 per cent of the beneficiaries received the scheme benefit on or before 10th of every month, 21.8 per cent beneficiaries received the benefit randomly and 4 percent received in the same month. However, 5.8 per cent of the beneficiaries reported irregular credit of the scheme amount and 9.7 per cent of the beneficiaries were not aware about credit of the scheme amount in their account. This highlights a need for better financial education and regular account monitoring practices.
- In both rural and urban areas, more than 50 per cent of the beneficiaries received their benefit on or before 10th of every month.

XIII. Handling of Pudhumai Penn Debit Card across Area of the Institution

- Nearly, 50 percent of the beneficiaries handled their Pudhumai Penn Scheme card by themselves.

- In the Focused Group Discussion, the beneficiaries pointed out that even when majority of the parents handled the Pudhumai Penn Scheme ATM card of the beneficiaries, the beneficiaries were able to get money for the purpose they want to spend.

XIV. Utilisation Pattern of Pudhumai Penn Scheme

- About 62.3 per cent of the beneficiaries used the scheme amount to meet their current educational expenses particularly for paying the fees.
- More than 30 per cent of the beneficiaries had used the scheme amount for studying add on courses, transport expenses, and debt repayment and/or household expenses. The scheme, thus supported students not only for meeting the educational expenses but also helped to meet necessary household expenses.

XV. Perceptions of Beneficiaries

- A significant share of respondents acknowledged the role of the scheme in ensuring their transition into higher education.
- By availing the scheme benefits, beneficiaries can potentially avoid becoming caretakers for elders and children in their families prematurely, allowing them to focus on personal development and career advancement through education.
- Moreover, the scheme enables access to better employment opportunities, hence higher incomes. This not only enhances the economic prospects of beneficiaries but also contributes to their overall socio-economic empowerment and long-term financial stability.

XVI. Suggestion of the Beneficiaries for Improving the Pudhumai Penn Scheme

- A Toll free number for tracing the application status will be useful
- Creating awareness from the school through probably appointing a nodal officer

- Mobile application can be developed to check the scheme status and scheme related aspects.
- The scheme can be extended to aided schools in rural and backward regions and also to continue further education after the first degree.
- Initiative can be made to expand the Pudhumai Penn Scheme benefit to the students with single parent and students without parents irrespective of education from government school.
- Permission may be provided to avail Pudhumai Penn Scheme for re-entry into college after a break.
- This scheme amount can be made available for even aided and matriculation students and graduate.

MAJOR FINDINGS BASED ON NON-BENEFICIARY SURVEY

- About 29 per cent of the non-beneficiaries reported non-awareness of the scheme. Interestingly, the lack of awareness was more among girl students in urban areas.
- Financial constraint was reported as the major factor for not enrolling in higher education among non-beneficiaries (51.5%)
- Almost 19 per cent of the non-beneficiaries did not enrol due to the households' decision to marry them off after completing school.

Major Findings based on Nodal Officer Survey

- Majority of nodal officers (66.7 per cent) agreed on the support provided by the department for the Pudhumai Penn Scheme.
- About 60 per cent of the nodal officers agreed on the need for more support from banks for better implementation.
- Nodal officers reported issues with Aadhaar seeding (18.1 percent), linking Aadhaar card with mobile phone number (22%) and portal server issues (18.1%). This concurs with the major problems reported by the respondent beneficiaries.

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Appendix

List of Colleges Selected with Number of Beneficiaries in the Selected Districts –Avinashilingam University

Table 1: List of Colleges Selected with Number of Beneficiaries in Erode District

S.No.	Name of college	Beneficiaries	Sample Size
1	Annai J K K Sampoorani Ammal Polytechnic	76	16
2	Bannari Amman Institute of Technology	106	23
3	Bharathidasan College of Arts and Science	130	28
4	Chikkaiah Naicker College	386	83
5	Erode Arts and Science College	523	113
6	Erode Sengunthar Engineering College	225	49
7	Gobi Arts and Science College	957	206
8	Government Arts and Science College	1098	237
9	Government Erode Medical College	30	7
10	P.K.R Arts College for Women	372	80
	Total sample		866

Table 2: List of Colleges Selected with Number of Beneficiaries in Tiruvallur District

S.No	Name of college	Benefi -ciaries	Sample Size
1	C.M Annamalai Arts and Science College for Women	232	40
2	Dharmamurathi Rao Bahadur Calavala Cunnan Chettys Hindu College	362	63
3	E.S Subramaniam Memorial College of Arts and Science	278	48
4	Indira College of Nursing	40	7

S.No	Name of college	Benefi -ciaries	Sample Size
5	Jaya Sakthi Engineering College	51	9
6	Loganatha Narayanaswamy Government Arts College (Autonomous)	1252	218
7	R.B. Gothi Jain College for Women	240	42
8	Sindhi College	222	39
9	Soka Ikeda College of Arts and Science for Women	280	49
10	Sri Subramaniyaswamy Government Arts College	454	79
11	Thalapathy K.Vinayakam Women Arts and Science College	227	39
12	R M K Engineering College (Autonomous)	67	12
13	Annai Violet Arts and Science College	126	22
	Total Sample		680

Table 3: List of Colleges Selected with Number of Beneficiaries in Vellore District

S.No	Name of college	Beneficiaries	Sample Size
1	Auxilium College	399	57
2	D.K.M. College for Women	1201	172
3	Government Thirumagal Mills College	966	139
4	Muthurangam Government Arts College	771	111
5	Puratchithalaivar Dr. M.G.R. Government College	381	55
6	Sri Narayani College of Nursing	51	7
7	St. Johns College of Nursing	63	9
8	Vellore Institute of Technology	46	7
9	Vellore Institute of Technology	47	7
10	Voorhees College	313	45
	Total Sample		609

Table 4: List of Colleges Selected with Number of Beneficiaries in Chennai District

S.No	Name of college	Benefici-aries	Sample Size
1	A.M.Jain College	329	50
2	AnnaiVeilankannis College for Women	227	35
3	Bharathi Women's College Autonomous	1330	202
4	Chellammal Womens College	814	124
5	DR. Dharmambal Govt. Polytechnic College	114	17
6	Justice Basheer Ahmed Sayeed College	360	55
7	Meenakshi College for Women (Autonomous)	477	73
8	Presidency College Autonomous	331	50
9	Quaid, E, Millath Government College	837	127
10	Queen Marys College Autonomous	1157	176
11	ShriKrishnaswamy College for Women	382	58
12	ST. Josephs College of Arts and Science	223	34
13	Tagore College of Nursing	50	8
14	Valliammal College for Women	346	53
15	Government Arts and Science College	247	42
	Total Sample		1153

Therefore, the distribution of total sample beneficiaries of Pudhumai Penn Scheme selected by Avinashilingam University= 866+680+609+1153= 3308

The following table show the details of survey responses from the beneficiaries of Pudhumai Penn Scheme selected in four districts by Bharathidasan University

Table 5: Sample Districts by Bharathidasan University

S.No	Name of the District	Total sample	Collected sample
1	Sivagangai	330	354
2	Tenkasi	285	285
3	Tiruvarur	346	346
4	Viluppuram	801	802

Therefore, the distribution of total sample beneficiaries of Pudhumai Penn Scheme selected by Bharathidasan University= 354+285+346+802= 1787

Besides, the data were collected from the households of beneficiaries, nodal officers and non-beneficiaries who completed 6th-12^{th}standard in the government school and did not enroll in the higher educational institutions.

Table 6: Comparison of the Distribution of students completed school and enrolled in College in 2022 and 2023

District	School Completion		College Admission		diff (College-School)	diff (College-School)	Total 2022+ 2023	Change in %			Total *(8) w.r.t Total*
	2022	2023	2022	2023	2022	2023		2022	2023	*2022+23*	*2022+23*
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Ariyalur	592	372	680	409	88	37	125	12.9	9.0	11.5	0.9
Chengalpattu	2961	2268	3224	2397	263	129	392	8.2	5.4	7.0	2.9
Chennai	4218	2822	4754	3080	536	258	794	11.3	8.4	10.1	5.8
Coimbatore	3888	2899	4217	3090	329	191	520	7.8	6.2	7.1	3.8
Cuddalore	2700	2243	3008	2498	308	255	563	10.2	10.2	10.2	4.1
Dharmapuri	4831	3168	5434	3321	603	153	756	11.1	4.6	8.6	5.5
Dindigul	1502	1213	1709	1300	207	87	294	12.1	6.7	9.8	2.1
Erode	3104	2255	3337	2413	233	158	391	7.0	6.5	6.8	2.9
Kallakurichi	1276	826	1506	923	230	97	327	15.3	10.5	13.5	2.4
Kancheepuram	1884	1575	2099	1642	215	67	282	10.2	4.1	7.5	2.1
Kanniyakumari	1221	955	1292	1063	71	108	179	5.5	10.2	7.6	1.3
Karur	1590	1184	1699	1239	109	55	164	6.4	4.4	5.6	1.2

District	School Completion		College Admission		diff (College-School)	diff (College-School)	Total 2022+ 2023	Change in %			Total *(8) w.r.t Total*
	2022	2023	2022	2023	2022	2023		2022	2023	*2022+23*	*2022+23*
Krishnagiri	3092	2150	3413	2324	321	174	495	9.4	7.5	8.6	3.6
Madurai	2256	1701	2539	1842	283	141	424	11.1	7.7	9.7	3.1
Mayiladuthurai	1077	809	1151	837	74	28	102	6.4	3.3	5.1	0.7
Nagapattinam	1023	693	1189	762	166	69	235	14.0	9.1	12.0	1.7
Namakkal	4903	3331	5302	3594	399	263	662	7.5	7.3	7.4	4.8
Perambalur	1216	641	1372	694	156	53	209	11.4	7.6	10.1	1.5
Pudukkottai	2718	2103	2967	2280	249	177	426	8.4	7.8	8.1	3.1
Ramanathapuram	822	677	884	733	62	56	118	7.0	7.6	7.3	0.9
Ranipet	2007	1470	2196	1596	189	126	315	8.6	7.9	8.3	2.3
Salem	6557	4099	7484	4396	927	297	1224	12.4	6.8	10.3	8.9
Sivagangai	1277	851	1385	908	108	57	165	7.8	6.3	7.2	1.2
Tenkasi	963	790	1034	842	71	52	123	6.9	6.2	6.6	0.9
Thanjavur	2992	2086	3286	2220	294	134	428	8.9	6.0	7.8	3.1
The Nilgiris	229	127	268	151	39	24	63	14.6	15.9	15.0	0.5

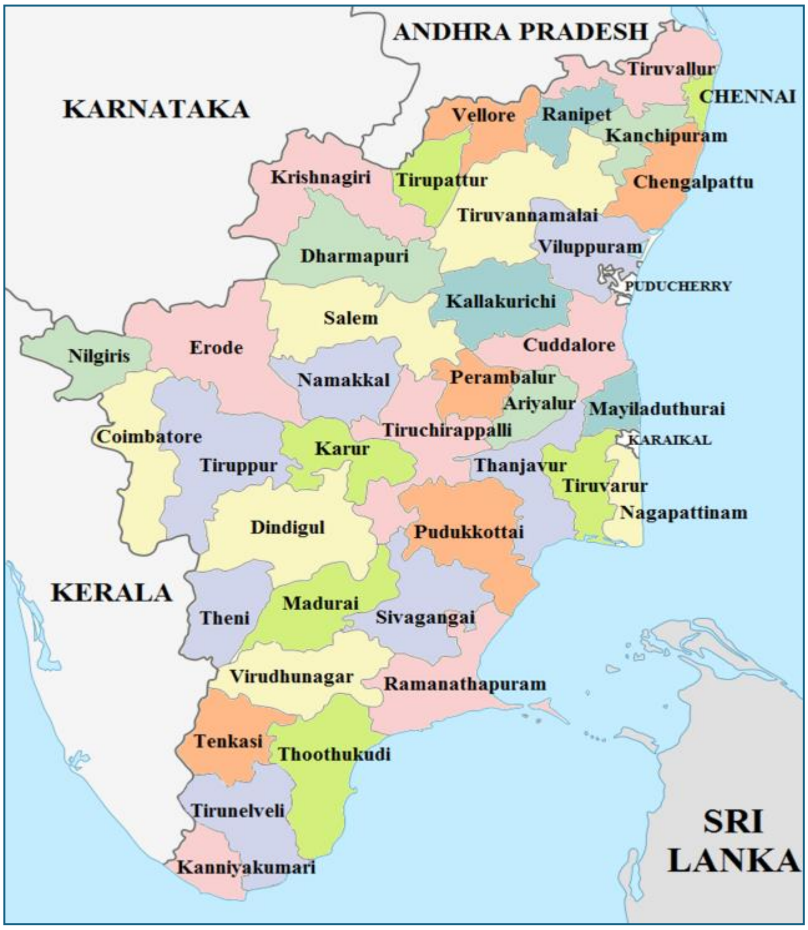
District	School Completion		College Admission		diff (College-School)	diff (College-School)	Total 2022+ 2023	Change in %			Total *(8) w.r.t Total*
	2022	2023	2022	2023	2022	2023		2022	2023	*2022+23*	*2022+23*
Theni	724	487	822	550	98	63	161	11.9	11.5	11.7	1.2
Thoothukudi	942	714	1037	757	95	43	138	9.2	5.7	7.7	1.0
Tiruchirappalli	3036	2204	3296	2400	260	196	456	7.9	8.2	8.0	3.3
Tirunelveli	1331	985	1442	1067	111	82	193	7.7	7.7	7.7	1.4
Tiruppatur	782	582	887	647	105	65	170	11.8	10.0	11.1	1.2
Tiruppur	2560	1931	2831	2023	271	92	363	9.6	4.5	7.5	2.7
Tiruvallur	2613	1668	2897	1761	284	93	377	9.8	5.3	8.1	2.8
Tiruvannamalai	3992	3078	4493	3290	501	212	713	11.2	6.4	9.2	5.2
Tiruvarur	1239	935	1359	969	120	34	154	8.8	3.5	6.6	1.1
Vellore	2070	1714	2415	1855	345	141	486	14.3	7.6	11.4	3.6
Viluppuram	2848	1982	3184	2150	336	168	504	10.6	7.8	9.4	3.7
Virudhunagar	1507	1300	1618	1379	111	79	190	6.9	5.7	6.3	1.4
Total	84543	60888	93710	65402	9167	4514	13681	9.8	6.9	8.6	100.0

Source

Table 7: Classification of Degree from Various Courses

S.No	Degree	Includes
1	B. Com	BBA
2	BSc Computer Science	BCA, information Technology, Visual Communication and Electronics
3	BE	
4	BA English	
5	BSc Chemistry	Biochemistry and Biotechnology
6	BA Tamil	
7	BSc Mathematics and Statistics	Statistics and Data Science
8	Diploma	DMLT and Certificate Courses
9	BSc Nursing and related course	Cardiac Technology, Clinical Laboratory, Radiography, Respiratory therapy, Operation theatre, Dental Surgery, Accidental and Emergency Care, Medical Laboratory Technology, Hospital Administration, Dialysis Technology, ANM public health, B.Pharm, Pharmacy, BHMS IMHD, BPT, BOT, BSMS IMHD.
10	BSc. Botany	Plant biology, Micro biology
11	BA History	
12	BSc Physics	
13	BA Economics	
14	BSc Zoology	
15	Other Arts and Social Sciences	Sociology, Political science, Tourism, Journalism, Criminology, Human resource management, Forensic science, Psychology, BFA, Arabic, Defence studies, Social work Physical education and Music
16	BSc Home Science and Nuttrion	Nutrition, Home Science, Food Science and Nutrition (Hons.) Hotel Management
17	BSc Agriculture	BSc (HONS) Agriculture

S.No	Degree	Includes
18	Other Science related cources	BFSC Fisheries Science, BNYS, BVSC and AH Veterinary Science, Fashion Technology, Textile and Fashion design, Fashion Technology
19	MBBS	
20	LLB (Hons.)	
21	B.Ed	
22	ITI	
23	B.Lit Tamil	
24	PG Courses	Arts and Social sciences, Science, Engineering



District Wise Tamil Nadu Map

Evaluation of Pudhumai Penn Scheme

The Pudhumai Penn Scheme was rolled out on September 5, 2022. It is designed to promote girls' higher education by providing an incentive benefit of Rs. 1,000/- per month as a Direct Benefit Transfer (DBT) to girls who have completed their school education in Government schools. The scheme aims to prevent dropout rates, increase retention, and ensure the socio-economic empowerment of women.

This study has been commissioned by the State Planning Commission with the explicit aim to assess the implementation process, its challenges, awareness levels among students, utilization patterns of scheme assistance, and socio-economic implications of the Pudhumai Penn scheme among college students and their families. The students were drawn from various streams such as diploma, arts and science, engineering, medicine and law. The study involved both qualitative and quantitative methods for data collection.

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